

Exhibit 1

RE: Hana Salamon

Investigator: Mostecak

[illegible]

Diary	
\$	-
\$	-
\$	-

DMV REQUEST FORM

(Must be filled out completely)

Date: July 21, 2008

Investigator: Stephen Mostecak

Casetrack Number: 2008-0293

Insured: Salamon, Hana

Policy Number: U10022254L

Claimant:

Claim Number: N/A

Type of Policy:
Life

What would you like run:
Confirm and Verify Driver's License Number #658906493 DOB: 1/12/1931 or
1/21/1931

Do you need Insurance Info?
Negative

Reason for information:
Life Insurance Investigation

If you are in the field and would like a plate # run please provide color, make, model
and location of the vehicle and date and time of location.

In the State of NJ you must have Driver's License #, you can not run by name.

*****RESULTS*****

Rubin, Abigail

Sent: Tuesday, January 22, 2008 1:06 PM
To: Stephen.Mostecak@AIG.com
Subject: RE: Proposed Insureds

Thanks Steve.

Moses Feder - Brooklyn NY
Agi Fliegman - Brooklyn NY
Alvin Lapides - Lakewood NJ and Monsey NY Lola Lieber-Schwartz - Brooklyn NY Hana Salamon - Brooklyn NY

I know there was an inquiry for Moses Feder on 12/9/07 to American General for 10M.

Jim Bilello
Corporate Ethics and Compliance
Phone: (732) 326-5138
Fax: (732) 326-7315
Right Fax: (908) 655-9901

"Mostecak,
Stephen"
<Stephen.Mostecak
@AIG.com>

01/22/2008 11:54
AM

"James Bilello"
<jbilello@metlife.com>

To

cc

Subject

RE: Proposed Insureds

Jim, might you have the city and state that each of these people reside in, Sir?

Stephen J. Mostecak
Principal Investigator
AIG World Investigative Resources (AIGWIR) P.O. Box 372 West Nyack, NY 10994
Office: 845.398.0675; E-Fax: 1.866.667.8514
Cell: 917.862.2862
E/Mail: Stephen.Mostecak@AIG.com
F.I.D. Intranet Site: <<http://aignetprod.aig.com/cffid>>

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-----Original Message-----

From: James Bilello [mailto:jbilello@metlife.com]
Sent: Tuesday, January 22, 2008 11:41 AM
To: Stephen.Mostecak@AIG.com
Subject: Proposed Insureds

Hi Steve,

Can you check to see if the list of proposed insureds have applied for and have any existing coverage with you guys? If you have any questions, please let me know, thanks.
(See attached file: AIG.TIF)

Jim Bilello
Corporate Ethics and Compliance
Phone: (732) 326-5138
Fax: (732) 326-7315
Right Fax: (908) 655-9901

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Asset Report

Date: 02/07/08

Reference Code: 20080293

Subject Information

Name: MARTIN SALAMON
Date of Birth: 12/29/1915
Age: 92
SSN: 090-30-5920 issued in New York between 01/01/1954 and 12/31/1957

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: No
Property: No
Corporate Affiliations: No

Others Associated with SSN:
(DOES NOT usually indicate any type of fraud or deception)
HANA SALAMON
Age:

Address Summary (✓ - Probable Current Address)

✓ 4910 17TH AVE APT 2J, BROOKLYN NY 11204-1185, KINGS COUNTY (Jul 2003 - Jan 2008)
Phone at address: (718) 851-9250 SALAMON MR
Neighborhood Profile (2000 Census)
Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

✓ 4910 17TH AVE APT 2Z, BROOKLYN NY 11204-1157, KINGS COUNTY (Jul 2003 - May 2007)
Phone at address: (718) 851-9250 SALAMON MR
Neighborhood Profile (2000 Census)
Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

✓ 4910 17TH AVE APT 4G, BROOKLYN NY 11204-1187, KINGS COUNTY (Jan 1988 - Nov 2006)
Phone at address: (718) 851-9250 SALAMON MR
Neighborhood Profile (2000 Census)
Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

4141 COLLINS AVE APT 109, MIAMI BEACH FL 33140-3238, MIAMI-DADE COUNTY (Jan 2005 - Mar 2007)
Neighborhood Profile (2000 Census)
Average Age: 42 Median Household Income: \$38,214 Median Home Value: \$367,900 Average Years of Education: 14

1636 54TH ST, BROOKLYN NY 11204-1428, KINGS COUNTY (Jan 1983 - Apr 1986)
Neighborhood Profile (2000 Census)
Average Age: 32 Median Household Income: \$45,179 Median Home Value: \$532,700 Average Years of Education: 12

4910 17TH AVE APT 49, BROOKLYN NY 11204-1157, KINGS COUNTY
Neighborhood Profile (2000 Census)
Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

Vehicle Registrations

[No Data Available]

Watercraft

[No Data Available]

FAA Pilots

[No Data Available]

Property Deeds

[No Data Available]

Property Assessment

[No Data Available]

UCC Filings

[No Data Available]

FAA Aircraft

[No Data Available]

Feb 13 08 11:46a

Stephen Mostecak

845-398-0675

p.1

August 1, 2008

Intake**Original IFB Summary**

IFB Log #: 2008-L-002643 NAIC #: 68373 Company Name: American Gen
 Address: 160 Water Street City: New York Assuranc Co
 Zip: 10038 1003 Contact: State: NEW YORK
 Transmitted Date: 02/13/2008

Insurer File # / Date of Loss: NA Module: General
 Reference: 2008-0293
 Category: Life Insurance County of: Kings Amount(\$): 8500000.00
 Occurrence: Was Policy Application: No
 Auto Involved: No Zip: Submitted via NYAIP: No

IFB Priority: SIU investigation is continuing, SIU will submit follow up report under the log number for this IFB

Brief Description of the Suspected Insurance Fraud:

AIG developed intelligence that one of our insured's, Hana Salamon, may have recently taken out a life insurance policy for \$8.5M and that there may be certain intentional material misrepresentations on the life policy application concerning the insured's finances. It is further believed that the Broker, Halpert Yitzchok, may be complicit in the misrepresentations on the policy application. This appears to be an Investor Owned Life Insurance (IOLI) investigation wherein an elderly insured is offered an incentive to take out a high dollar life policy, and then, post the 2-year contestability period, the policy will be sold to investors and the death benefit will go to the investors. In the IOLI scenario, the insured takes out the policy with the intent to sell the policy and with that sale, violates the insurable interest statutes. In this investigation, our insured applied for and was issued a \$8.5M life policy # U10022254 on 12/28/2007. She represented that she has a net worth of \$14M and annual earned income of between \$150K and \$360K, and unearned income of \$470K. Our insured's DOB is 1.21.1931. She also represented that she is an artist and has her own company called Hana's Gallery. I will attach copies of the financial representations that were provided to AIG by the insured and broker. Investigation has disclosed no evidence of any such assets. I have visited this insured at her residence, which is a coop apartment in Brooklyn (not sure if she owns the apartment or not), with a value, where she to own it, of approx. \$215K. My repeated calls to her apartment at 718.851.9250 have not produced any return calls despite my leaving messages. There is a male voice on the answering machine stating, "This is Salamon residence." I have sent a UPS overnight letter of my request for contact, which I have tracked with a delivery date of 2/8/08. No response elicited.

Subject Info

Type	Name	Date of Birth	SSN	Address	Relation to Transaction	Action
Person	Halpert, Yitzchok			Unknown,Unknown,	Agent	View
Person	Salamon, Hana	01/21/1931		4910 17th Avenue - Apt. 2J, Brooklun,	Insured	View

2 items found. displaying all items. 1

Auto Info**Prosecutor or Other Agency Notified****Attachments****Triage Questions of the IFB**

Triage Questions	Answer	Others
1. Type of fraud	Application	
2. Producer Involved	Yes	
3. Loss on new business	No	

Remarks:

3 items found. displaying all items. 1

Jan 22 08 01:44p

Stephen Mostecak

845-398-0675

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Page 1 of 6 received at 1/22/2008 11:28:49 AM [Eastern Standard Time] on server AS-BWTRFAXSVR06.

MetLife Insurance

To: Steve Mostecak
 Company: AIG
 Date: January 22, 2008
 From: Jim Bilello
 Fax Number: (908) 655-9901
 Business Number: (732) 326-5138
 E-Mail: jbilello@metlife.com

Steve,

MetLife is reviewing the underwriting for a recently applied and/or issued policy to determine whether undisclosed coverage may have existed at the time of issue. Our records indicate that this application may have been shopped for competitive premium bids and that AIG may have received an application. Please advise whether AIG has issued on the following individual and, if so, please provide the face amount, date of issue and agent of record:

	<u>Policy Number</u>	<u>First Name</u>	<u>Last Name</u>	<u>SS#</u>	<u>DOB</u>
1	208003440	Moses (Moshe)	Feder	118-30-0737	2/28/1928
2	207286236	Agi (Agnes)	Fliegman	053-36-6579	3/15/1931
3	207286192	Alvin	Lapides	104-22-5850	6/19/1931
4	208001252	Lola	Lieber-Schwartz	062-28-4378	3/15/1923
* 5	208001895	Hana	Salamon	319-82-9296	1/12/1931

Accurint lists Ms. Salamon's ss# as 090-30-5929

Please feel free to contact me directly if you need additional information. Thank you!

Jan 22 08 01:44p

Stephen Mostecak

845-398-0675

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<<Policy List<<	Summary	Documents	Policies	Activity
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Pending Summary for Policy U10022254L - HANA SALAMON

Inforce as of 12-31-2007

Last Activity on 12-31-2007

Current as of 01-22-2008

Insured Names

	Insured Name	SSN	Sex	Birth Date	Issue Age	Underwriting Class/Rating
Primary	HANA SALAMON	9295	Female	01-21-1931	77	Standard Non-Tobacco

Coverage

Death Benefit Option Level

Coverage Name	Face Amount	Annual Premium	Issued	Matures/Expires
ELITE UL 2003-GL	8,500,000	289,680.00	12-28-2007	12-28-2030

Underwriting

Underwriter Name	Application Received	Application Signed	Cash Received
Amy Frazer	12-21-2007	12-13-2007	0.00

Requirement	Insured	Date Added	Date Received
Comment			

AN EXPANDED INSPECTION REPORT HAS BEEN REQUESTED	Primary	12-21-2007	12-21-2007
ATTENDING PHYSICIAN'S STATEMENT	Primary	12-21-2007	12-21-2007
BROOKLYN NUCLEAR IMAGING			
BLOOD PROFILE	Primary	12-21-2007	12-21-2007
OLDER AGE PROFILE	Primary	12-21-2007	12-21-2007
ELECTROCARDIOGRAM	Primary	12-21-2007	12-21-2007
EXAM BY PHYSICIAN	Primary	12-21-2007	12-21-2007
FUNCTIONAL TESTING IS REQUIRED AS PART OF THE EXAMINATION	Primary	12-21-2007	12-21-2007
HIPAA AUTHORIZATION TO OBTAIN AND DISCLOSE INFO IS REQUIRED	Primary	12-21-2007	12-21-2007
HIV FORM	Primary	12-21-2007	12-21-2007
HOME OFFICE URINE SPECIMEN	Primary	12-21-2007	12-21-2007
OLDER AGE PROFILE	Primary	12-21-2007	12-21-2007
MISCELLANEOUS			
AGENT CERTIFICATION FORM AGLC101994	Primary	12-21-2007	12-21-2007
MISCELLANEOUS			
PREMIUM FINANCING DISCLOSURE FORM AGLC102053	Primary	12-21-2007	12-21-2007
NAIC REPLACEMENT FORM			
APPLICATION	Primary	12-21-2007	12-21-2007
TO INCLUDE OWNER/BENE INFORMATION	Primary	12-21-2007	12-27-2007
MISCELLANEOUS			
PLEASE VERIFY SPELLING OF INSURED'S NAME	Primary	12-21-2007	12-27-2007
SIGNED ILLUSTRATION			
A SIGNED ILLUSTRATION IS NEEDED FOR ISSUE IN NAIC STATE	Primary	12-21-2007	12-27-2007
RELEASED BY UNDERWRITING			
● AMENDMENT OF APPLICATION	Primary	12-28-2007	12-28-2007
CASH	Primary	12-28-2007	12-31-2007
ANNUAL PREMIUM \$366,690.00	Primary	12-28-2007	12-31-2007
MISCELLANEOUS			
● CANCELLATION WILL OCCUR ON 01/28/2008	Primary	12-28-2007	12-31-2007

Billing

Billing Method	Frequency	Amount
Direct Bill (Code I)	Annual	366,690.00
Premium Options	Minimum	Planned
Annual	289,680.00	366,690.00
Semiannual	144,840.00	183,345.00
Quarterly	72,420.00	91,672.50

Guideline Single Premium	6,119,178.22
Guideline Level Premium	900,999.84
Seven Pay Premium	1,138,297.84
Internal Exchange Value	0.00
External Exchange Value	0.00
Lump Sum Deposit	0.00

1/22/2008

Jan 22 08 01:44p

Stephen Mostecak

845-398-0675

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Monthly (Bank Draft/List Bill Only) 24,140.00 30,557.50

Conversion Credit

0.00

Names and Address**Insured/Payor**

HANA SALAMON
4910 17TH AVE
BROOKLYN NY 11204
SSN: 9295

Owner

HANA FAMILY TRUST DTD 12-10-07
C/O JOEL KATZ & AARON KNOPFLER
LAKEWOOD NJ 08701
SSN: 1312

Beneficiary

HANA FAMILY TRUST DTD 12-10-07
TRUST
NY

Producers

Agency Q0071 BISYS HARRISBURG

Name	Split
000XTVC100	HALPERN YITZCHOK 100%

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1/22/2008

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845-398-0675

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Summary for Active Policy U10022254L - HANA SALAMON

As of 01-18-2008

EService

Not Enrolled

Messages for this policy

- High Value Customer

Insureds

	Name	SSN	Sex	Birth Date	Issue Age
Primary	HANA SALAMON	9295	Female	01-21-1931	77

Coverage

Coverage Status	Death Benefit Option	Underwriting Class/Rating				New Deposit I/R	
Active	Level	Standard Non-Tobacco				5.40%	
Coverage Name	Face Amount	Ann Prem	Issued	Paid Up	Matures/Expires	Maturity/Exp Age	
Rating							
ELITE UL 2003-GL	8,500,000	366,690.00	12-28-2007	12-28-2030	12-28-2030	100	
Policy							

Billing

Billing Method	Frequency	Premium	Last Paid	In Grace As of
Direct Bill (Code I)	Annual	366,690.00	12-31-2007	n/a

Policy Values

Total Accumulation Value As Of 01-18-2008 322,891.91

Less Existing Loans (Loan Payoff Amt) 0.00

Less Surrender Charges 272,000.00

Total Cash Surrender Value 50,891.91

Maximum Values

Max. Partial Withdrawal Cash 0.00

Max. Cash Loan Available 0.00 at 4.76% In Advance

Premiums Applied

Premiums to Date	Summary	Coverage	Billing Values
12-31-2007			366,690.00
12-31-2007			
Type of Payment	Regular		
Payment Amount	366,690.00		

Names and Addresses

Insured	Names	Documents	Policies	Activity
HANA SALAMON				
4110 17TH AVE				

BROOKLYN NY 11204
SSN: 9295

Owner/Payor

HANA FAMILY TRUST DTD 12-10-07
C/O JOEL KATZ & AARON KNOFFLER
750 FOREST AVE
LAKEWOOD NJ 08701
SSN: 1312 (Certified)

Beneficiary

HANA FAMILY TRUST DTD 12-10-07
TRUST
NY

Producers

Agency Q0071 BISYS HARRISBURG

Servicing Producer

000XTV0100 HALPERT YITZCHOK (Active)
SSN:105582373 Phone:17176570789 AgentIndex

1/22/2008

Jan 22 08 01:44p Stephen Mostecak

845-398-0675

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THE CROSSOVER EXCHANGE - Introductory Policy Summary for VACUOL0022234L

Page 2 of 2

Writing Producer(s)		Split
C00XTV0100	HALPERT YITZCHOK (Active)	100%
SSN: 105582373 Phone: 17176570789 AgentIndex		

The values and any benefits shown reflect only what is available on the specified date and are subject to change. If you request values from your policy a calculation of those values will be performed by the home office at the time it receives your request in accordance with its customary procedures.

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Feb 12 08 04:15p Stephen Mostecak

845-398-0675

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AG Producer Exchange - Inforce Policy Summary for U10022254L

Page 1 of 1

<Policy List<	Summary	Coverage	Billing	Values	Names	Documents	Policies	Activity
Summary for Active Policy U10022254L - HANA SALAMON								As of 01-18-2008

EService

Not Enrolled

Messages for this policy

- High Value Customer

Insureds

	Name	SSN	Sex	Birth Date	Issue Age
Primary	HANA SALAMON	9295	Female	01-21-1931	77

Coverage

Coverage Status	Death Benefit Option	Underwriting Class/Rating			New Deposit I/R	
Active	Level	Standard Non-Tobacco			5.40%	
Coverage Name	Face Amount	Ann Prem	Issued	Paid Up	Matures/ Expires	Maturity/ Exp Age
Rating						
ELITE UL 2003-GL	8,500,000	366,690.00	12-28-2007	12-28-2030	12-28-2030	100

Billing

Billing Method	Frequency	Premium	Last Paid	In Grace As of
Direct Bill (Code I)	Annual	366,690.00	12-31-2007	n/a

Policy Values

Total Accumulation Value As Of 01-18-2008 322,891.91

Less Existing Loans (Loan Payoff Amt) 0.00

Less Surrender Charges 272,000.00

Total Cash Surrender Value 50,891.91

Maximum Values

Max. Partial Withdrawal Cash 0.00

Max. Cash Loan Available 0.00 at 4.76% In Advance

Premiums Applied

Premiums to Date	366,690.00
Last Premium Due	12-31-2007
Last Premium Applied	12-31-2007
Type of Payment	Regular
Payment Amount	366,690.00

Tax Guidelines

Guideline Single Premium	6,119,178.22
Guideline Level Premium	900,999.84
Modified Endowment Contract	No

Names and Addresses**Insured**

HANA SALAMON
4910 17TH AVE
BROOKLYN NY 11204
SSN: 9295

Owner/Payor

HANA FAMILY TRUST DTD 12-10-07
C/O JOEL KATZ & AARON KNOPFLER
750 FOREST AVE
LAKEWOOD NJ 08701
SSN: 1312 (Certified)

Beneficiary

HANA FAMILY TRUST DTD 12-10-07
TRUST
NY

Producers

Agency Q0071 BISYS HARRISBURG

Servicing Producer

C00XTV0100 HALPERT YITZCHOK (Active)
SSN: 105582373 Phone: 17176570789 AgentIndex

Feb 12 08 04:15p Stephen Mostecak

845-398-0675

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AG Producer Exchange - Inforce Policy Summary for VAGLU10022254L

Page 2 of 2

Writing Producer(s)		Split
000XTV0100	HALPERT YITZCHOK (Active)	100%
SSN:105582373 Phone:17176570789 AgentIndex		

The values and any benefits shown reflect only what is available on the specified date and are subject to change. If you request values from your policy a calculation of those values will be performed by the home office at the time it receives your request in accordance with its customary procedures.

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Stephen Mostecak

845-398-0675

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12/26/2007 03:52 FAX 7188535511

HALPERT

004/004

Agreement and Signatures

I, the Proposed Insured signing below, agree that I have read the statements contained in this application and any attachments or they have been read to me. They are true and complete to the best of my knowledge and belief. I understand that this application: (1) will consist of Part A, Part B, and if applicable, related attachments including supplement(s) and addendum(s); and (2) shall be the basis for any policy and any rider(s) issued. I understand that any misrepresentation contained in this application and relied on by the Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresentation materially affects the acceptance of the risk; and (2) the policy is within its contestable period.

Except as may be provided in any Limited Temporary Life Insurance Agreement, I understand and agree that even if I paid a premium no insurance will be in effect under this application, or under any new policy or any rider(s) issued by the Company, unless or until all three of the following conditions are met: (1) the policy has been delivered and accepted; and (2) the full first modal premium for the issued policy has been paid; and (3) there has been no change in the health of the Proposed Insured(s) that would change the answers to any questions in the application before items (1) and (2) in this paragraph have occurred. I understand and agree that if all three conditions above are not met: (1) no insurance will begin in effect; and (2) the Company's liability will be limited to a refund of any premiums paid, regardless of whether loss occurs before premiums are refunded.

I understand and agree that no agent is authorized to: accept risks or pass upon insurability; make or modify contracts; or waive any of the Company's rights or requirements.

I have received a copy or have been read the Notices to the Proposed Insured(s).

Fraud

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

SIGNATURE OF PROPOSED INSURED

Signed at (city, state) Bellevue New Jersey On (date) 12/20/07
 X Heera Solomon
 Proposed Insured (If under age 15, signature of parent or guardian)

SIGNATURE(S) OF INTERVIEWER(S) – TO BE SIGNED BY ALL INTERVIEWERS, AS APPLICABLE

I certify that the information supplied by the Proposed Insured has been truthfully and accurately recorded on the Part B application.

If Agent recorded information

Yitzchok Halpert 12/20/07
 Writing Agent Name (Please print) Writing Agent # Date
 X Yitzchok Halpert X
 Writing Agent Signature Countersigned (Licensed resident agent if state required)

If Tele-interviewer recorded information

 Name (Please print) Company Date

If Paramedical Examiner/Medical Doctor recorded information

Examiner's Address _____ Paramed: Use company stamp below.

Examiner's Phone # () _____

Examiner's Name _____

Examiner's Signature _____

X _____ Date _____

Feb 12 08 04:16p

Stephen Mostecak

845-398-0675

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12/14/2007 10:29

8603213885

315VS

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Agent Certification Form

- ☐ American General Life Insurance Company, Houston TX
☐ The United States Life Insurance Company in the City of New York, New York, NY
☐ AIG Life Insurance Company, Wilmington, DE
Member companies of American International Group, Inc.

In this application, the "Company" refers to the insurance company whose name is checked above.

The insurance company shown above is solely responsible for the obligation and payment of benefits under any policy that it may issue. No other company is responsible for such obligations or payments.

This form must be submitted in connection with any application for permanent life insurance seeking a death benefit of \$500,000.00 or more and the insured is age 70 or older. AIG American General may also request agents to complete this certification in other situations where it is deemed appropriate. Carefully review these statements and the Company Field Bulletins regarding Investor Owned Life Insurance and Stranger Owned Life Insurance before submitting this Form.

- Are all or part of the premiums paid towards this policy being financed? (This does not include financing through a split dollar agreement with your employer or a family's private split dollar agreement.)
- If the answer is "no" check the appropriate box and sign below.
- If the answer is "yes" please check the appropriate box, review and sign the certification below. If the answer is "yes" and you cannot sign the certification please let us know and we will return the application so you can pursue placing the business with another carrier.

- 1) I have reviewed and am familiar with all aspects of the premium financing proposal.
- 2) Based upon my review of the financing proposal I believe that the costs associated with this premium financing proposal are such that assuming no change in the insured's health it is more likely than not that the insured will maintain the policy in force for the benefit of his/her beneficiaries and those beneficiaries will receive more than 80% of the policy death benefit.
- 3) The insured is not receiving any cash payment, borrowing funds in excess of those required to pay the scheduled premiums or receiving any other consideration as an inducement to participate in this transaction.
- 4) There is no prearranged agreement to transfer the policy nor will the policyholder have a prearranged option or right of first refusal to transfer the policy to a third party.
- 5) All materials used in connection with the solicitation and sale of this policy were either produced by the life insurance company or have been submitted to the life insurer for its review and approval.
- 6) I have read the Field Bulletins dated February 2, 2006 and July 27, 2005, regarding Investor Owned Life Insurance, Stranger Owned Life Insurance and Viatical Transactions, and believe this transaction is in compliance with the company policies as set forth in those Bulletins regardless of whether the lending program is a recourse or non-recourse transaction.

- ☐ Yes All or part of the premiums paid towards this policy are being financed. I have read the statements set forth above and hereby certify that the statements are all true with regard to the application for _____ (Insured) dated _____.

Agent Signature

Date

- ☒ No None of the premiums for the policy sought with the application for Hana Sadomen (Insured) dated 12/13/07 will be financed other than pursuant to a split dollar agreement.

Agent Signature

Date

A9LCT01074

500/1001

HALPERT

12/20/2007 22:34 FAX 7188535511

Feb 12 08 04:16p

Stephen Mostecak

845-398-0675

p.5

12/14/2007 13:28

6603213395

SYSYS

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Premium Financing Disclosure for Proposed Insureds

- ☐ American General Life Insurance Company, Houston TX
☐ The United States Life Insurance Company in the City of New York, New York, NY
☐ AIG Life Insurance Company, Wilmington, DE
 Member companies of American International Group, Inc.


We are sending this notice to all insureds over age 70 who have applied for permanent life insurance policies, as we have seen unprecedented growth in premium financing for policies insuring persons age 70 and older.

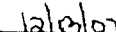
Premium financing is a practice that has been used in connection with the sale of life insurance policies for many years. If you are contemplating financing the purchase of life insurance or participating in the acquisition of a life insurance policy acquired with funds from some other source please consider the following issues:

- Make sure you answer all the questions on the life insurance application accurately and completely. Misrepresentations about your health, your finances or the purposes for acquiring the policy may leave your beneficiaries with claims disputes rather than insurance benefits.
- Be sure you understand the transaction. Some transactions are established with a trustee or other third party who obtains financing from a lender on terms that may not be to the insured's advantage. Ask yourself if the trustee is looking out for your interest or merely facilitating a plan established for the benefit of the agent, the lender or another party.
- Ask yourself who will receive most of the policy death benefits from the transaction. If most of the death benefits are not going to your beneficiaries perhaps you should consider acquiring a more affordable policy that you control for your beneficiaries.
- Question whether the potential income tax consequences of the transaction have been fully disclosed. Payments received as an inducement for entering into a life insurance transaction are most likely taxable as ordinary income. If you have financed premiums to pay for a policy with the understanding that you can walk away after the initial term with no personal obligation to repay the loan or interest on the loan it is possible that forgiveness of debt can also create taxable income for you. Also, if you sell your policy the gain is taxable to you. You should consult with your personal tax adviser about any questions you may have regarding the tax consequences of this transaction.
- It is important to know the lender, the trustee or other parties participating in the transaction. Ask yourself whether you are comfortable participating in a transaction where investors or entities you do not know are likely to end up owning a multi-million dollar life insurance policy insuring your life. Are you concerned that these investors realize a greater return if you die sooner than the life insurance company assumed based on its underwriting?

This is not a complete list of all the issues that ought to be addressed when you are contemplating a new life insurance transaction. If you have questions or concerns you can contact your agent or call our company at 1-800-247-8837, prompt 1.

Please acknowledge that you have received this Disclosure by signing a copy of this form and returning it to the company.


 Proposed Insured


 Date

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Life Insurance Application Part A

- ☐ American General Life Insurance Company, Houston, TX
☐ The United States Life Insurance Company in the City of New York, New York, NY
☐ AIG Life Insurance Company, Wilmington, DE
 Member companies of American International Group, Inc.

The insurance company checked above ("Company") is responsible for the obligation and payment of benefits under any policy that it may issue. No other company is responsible for such obligations or payments.

Personal Information

1. Primary Proposed Insured

Name Hana Salaman Social Security # 319-82-9295
 Sex ☐ M ☒ F Birthplace* (state, country) Romania Date of Birth 1/21/1931 Current Age 76
 Tobacco Use Have you ever used any form of tobacco or nicotine products? ☐ Yes ☒ No If yes, date of last use _____
 If yes, type and quantity of tobacco or nicotine products used _____
 Driver's License ☐ Yes ☒ No Number _____ License State _____
 U.S. Citizen ☒ Yes ☐ No If no, Date of Entry _____ Visa Type _____ Exp. Date _____
 Address 4910-17th Ave City, State Brooklyn NY ZIP 11204
 Home Phone (718) 861-9250 Work Phone () Email _____
 Employer Self-employed Occupation Artist Length of Employment _____
 Employer Address _____ City, State _____ ZIP _____
 Duties _____
 Personal Earned Income \$ 150,000 Household Income \$ 410,000 Net Worth \$ 14,000,000
 If Primary Proposed Insured is a child or is age 18 or over and not self-supporting, what amount of insurance is in force on any of the following: Spouse \$ _____ Father \$ _____ Mother \$ _____ Siblings \$ _____

2. Other Proposed Insured

Name _____ Social Security # _____
 Sex ☐ M ☐ F Birthplace* (state, country) _____ Date of Birth _____ Current Age _____
 Relationship to Primary Proposed Insured _____
 Tobacco Use Have you ever used any form of tobacco or nicotine products? ☐ Yes ☐ No If yes, date of last use _____
 If yes, type and quantity of tobacco or nicotine products used _____
 Driver's License ☐ Yes ☐ No Number _____ License State _____
 U.S. Citizen ☐ Yes ☐ No If no, Date of Entry _____ Visa Type _____ Exp. Date _____
 Address _____ City, State _____ ZIP _____
 Home Phone () Work Phone () Email _____
 Employer _____ Occupation _____ Length of Employment _____
 Employer Address _____ City, State _____ ZIP _____
 Duties _____
 Personal Earned Income \$ _____ Household Income \$ _____ Net Worth \$ _____

Ownership

3. A. Complete if the Primary Proposed Insured is not the Owner (If contingent Owner is required, use Remarks section.)

Name Pandey Toni Social Security or Tax ID # _____ Date of Birth _____
 Address _____ City, State _____ ZIP _____
 Home Phone () Relationship to Primary Proposed Insured _____
 Email _____

B. Complete if Owner is a trust (If trustee is premium payer, also complete section 14 D.)

Exact Name of Trust _____ Trust Tax ID # _____
 Address _____ City, State _____ ZIP _____
 Email _____
 Current Trustee(s) _____ Date of Trust _____

*For identification purposes only

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Product Information			
4. Product Name (Complete appropriate supplemental application if applicable.) <u>Continual Extend</u>			
Amount Applied For: Base Coverage \$ <u>9,500.00</u> Supplemental Coverage (if applicable) \$ _____			
Death Benefit Compliance Test Used (if applicable): <input type="checkbox"/> Guideline Premium <input type="checkbox"/> Cash Value Accumulation			
Automatic Premium Loan (if applicable): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Premium Class Quoted _____			
Reason for Insurance _____			
5. Dividend Options (For participating policy only.) <input type="checkbox"/> Cash <input type="checkbox"/> Premium Reduction <input type="checkbox"/> Paid-up Additions <input type="checkbox"/> Deposit Earning Interest <input type="checkbox"/> Other (Explain) _____			
6. Premium Allocation (For Indexed UL only if applicable.) Indicate how each premium received is to be allocated. Total allocations must equal 100%. Use whole percentage only. Indexed Interest Account _____ % Excess Interest Account _____ % Total 100%			
7. Death Benefit Options (For UL & VUL only) <input checked="" type="checkbox"/> Option 1 - Level <input type="checkbox"/> Option 2 - Increasing <input type="checkbox"/> Option 3 - Level Plus Return of Premium			
8. Riders/Benefits <input type="checkbox"/> Child Rider Amount \$ _____ (Complete Child Rider Attachment) or <input type="checkbox"/> No current children <input type="checkbox"/> Waiver of Premium <input type="checkbox"/> Waiver of Monthly Deduction <input type="checkbox"/> Waiver of Monthly Guarantee Premium <input type="checkbox"/> Maturity Extension Rider - Accumulation Value <input type="checkbox"/> Maturity Extension Rider - Death Benefit <input type="checkbox"/> Terminal Illness Rider <input type="checkbox"/> Accidental Death Benefit Amount \$ _____ <input type="checkbox"/> Other Insured/Spouse Rider Amount \$ _____ <input type="checkbox"/> Disability Income Rider (Complete the following if DI Rider is requested) Number of Units (1 unit = \$100): _____ Occupational Class (Please check): <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> Adjustable Return of Premium Rider - (Provide % of Premium) _____ <input type="checkbox"/> Scheduled Increase Rider <input type="checkbox"/> Other Riders/Benefits #1 _____ Amount/Unit(s) _____ <input type="checkbox"/> Other Riders/Benefits #2 _____ Amount/Unit(s) _____			
Beneficiary			
9. Primary	Name <u>Pending Trust</u>	Relationship _____	Share _____ %
	Name _____	Relationship _____	Share _____ %
	Name _____	Relationship _____	Share _____ %
	Name _____	Relationship _____	Share _____ %
10. Contingent	Name _____	Relationship _____	Share _____ %
	Name _____	Relationship _____	Share _____ %
	Name _____	Relationship _____	Share _____ %
11. Trust Information (if Beneficiary) Exact Name of Trust <u>Pending</u> Trust Tax ID # _____ Current Trustee(s) _____ Date of Trust _____			
12. Rider Beneficiaries (Complete if other than Primary Proposed Insured.) Other Insured/Spouse Rider _____ Relationship _____ Child Rider _____ Relationship _____			
Business Coverage			
13. Business Insurance Details (Complete only if applying for business coverage.) Does any Proposed Insured have an ownership interest in the business? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no If yes, what is the percentage of ownership for the: Primary Proposed Insured _____ % Other Proposed Insured _____ % Net Profit of Business \$ _____ Fair Market Value of Business \$ _____ If buy-sell, stock redemption, or key person insurance, will all partners or key people be covered? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no Describe any special circumstances: _____			

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Premium	
14. Premium Payment <input type="checkbox"/> Modal \$ <input type="checkbox"/> Single \$ <input type="checkbox"/> Additional Initial \$	
A. Frequency of modal premiums: <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (Bank Draft only)	
B. Method: <input type="checkbox"/> Direct Billing <input type="checkbox"/> Bank Draft (Complete Bank Draft Authorization.) <input type="checkbox"/> List Bill: Number	
<input type="checkbox"/> Credit Card - initial Premium Only (Complete Credit Card Authorization.)	
<input type="checkbox"/> Other (Please explain.)	
C. Amount submitted with application \$ <input type="checkbox"/>	
D. Premium Payer (Complete if other than Owner.)	
Name	Social Security or Tax ID #
Relationship to Primary Proposed Insured	
Address	City, State ZIP

Limited Temporary Life Insurance Eligibility	
15. Health and Age Questions (Regarding the Primary Proposed Insured and the Other Proposed Insured under a joint life or survivorship policy, if the correct answer to either question below is "yes" or any question is answered falsely or left blank, coverage is not available under the Limited Temporary Life Insurance Agreement ("LTLIA") and it is void, and any payment submitted will be refunded. Read the LTLIA for additional terms and conditions of coverage.)	
A. Has any Proposed Insured ever had a heart attack, stroke, cancer, diabetes or disorder of the immune system, or during the last two years been confined in a hospital or other health-care facility or been advised to have any diagnostic test or surgery not yet performed? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
B. Is any Proposed Insured age 71 or above? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no	

Existing Coverage							
16. Existing Coverage							
A. Life and Annuity Coverage							
Does any Proposed Insured have any existing or pending annuities or life insurance policies? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no							
(If yes, complete the following regarding such annuities or life insurance policies.)							
Type: i = individual, b = business, g = group, p = pending life insurance or annuity							
Name of Proposed Insured	Policy Number	Insurance Company	Type(s) (see above)	Year of Issue	Face Amount	Replaces*	1035 Ex
Hana Solomon				1970	200,000	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	<input type="checkbox"/> yes
						<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes
						<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes
						<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes

*Replaces means that the insurance being applied for may replace, change or use any monetary value of any existing or pending life insurance policy or annuity. If replacement may be involved, complete and submit replacement-related forms. Please note: certain states require completion of replacement related forms even when other life insurance or annuities are not being replaced by the policy being applied for.

B. Disability Coverage (Complete only if Disability Income Rider coverage requested.)

Does any Proposed Insured have any existing or pending Disability insurance policies? ☐ yes ☒ no

(If yes, complete the following regarding existing and pending disability insurance)

Insurance Company	Benefit Amount	Benefit Period	Elimination Period	Year Issued

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BISYS

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**AIG AMERICAN
GENERAL****Financial Questionnaire**☐ American General Life Insurance Company, Houston TX☐ The United States Life Insurance Company in the City of New York, New York, NY☒ AIG Life Insurance Company, Wilmington, DE

Member companies of American International Group, Inc.

In this questionnaire, the "Company" refers to the insurance company whose name is checked above.

The insurance company shown above is solely responsible for the obligation and payment of benefits under any policy that it may issue. No other company is responsible for such obligations or payments.

Proposed Insured

Please complete questions 1 through 4 for personal insurance or questions 1 through 11 if the insurance is for business purposes. Then date and sign the questionnaire.

Proposed Insured Hana Solomon Date of birth 1/12/1931 Social Security # 319-12-9296

1. Your income (before income tax):

Current fiscal year
(Date 1/1/06 thru 12/31/07)Previous fiscal year
06

Salary or wages

Bonuses and/or commissions

Net business or professional income
(i.e., gross income less business
expenses, but not before personal income)Other earned income (give details
in "Remarks" below)Unearned income (interest and
dividends, net estate income, etc.)
(give details in "Remarks" below)

TOTAL

150,000150,000320,000320,000470,000470,000

2. What is your approximate net worth, i.e., assets minus liabilities? (if necessary, give details in "Remarks" below)

Current fiscal year
(Date 1/1/06 thru 12/31/07)

Previous fiscal year

Personal Assets

14,000,00013,500,000

Business Assets

Liabilities

00

Net worth

14,000,00013,500,000

3. Estimated tax liabilities of death (include potential estate taxes, inheritance taxes and capital gains taxes, both federal and state)

4. How was the need for this new amount of coverage determined?

Based on the fact that Mrs. Solomon is of standard health
and given her present net worth and estimate growth she wants to
 Remarks (questions 1-4) Mrs. Solomons earned income protect the future
is derived from artwork that she needs of her estate
masters and sells

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BISYS

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5. Purpose of business insurance

☐ Key Executive☐ Deferred Compensation☐ Buy-Sell Agreement/Stock Repurchase☐ Other

Other purpose — explain _____

6. Is there a written buy/sell agreement in effect? (If yes, attach copy) ☐ Yes ☒ NoIs there a buy/sell agreement contemplated? ☐ Yes ☒ No

7. Lender. Name of lender _____

Is insurance requested by lender? ☐ Yes ☒ No

Coverage amount required by creditor: _____

Purpose of loan: _____

(Use "Remarks" below for further details.)

8. Are other corporate officers or partners being insured? ☐ Yes ☒ No

If yes, give details. If no, explain: _____

9. What percentage of the business do you own? _____ %

10. Estimated fair market value of business: _____

(In "Remarks" state how this value was determined)

11. Financial details of business

Current fiscal year
(Date / / thru / /)

Previous fiscal year

A. Total assets _____

B. Total liabilities _____

C. Gross sales or revenue _____

D. Net income (before taxes) _____

Please submit a copy of the most recent balance sheet and income statement (year or quarter).

Remarks (questions 5 - 11) _____

Agreement: All of the above answers are true, complete and true to the best of my knowledge and belief, and are a continuation of, and form a part of, the application for insurance.

X (Name)

Lakewood New Jersey
Signed at (City, State)

X Witness

X (Insured insured)

(If under age 18, signature of parent or guardian)

WITNESS SIGNATURES

Date

12/13/07

Date

12/13/07

Date

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003/003

Hana Salamon
4910 17th Ave 11204
718 851-9250

1/12/1931
319-82-9296

artist \$150,000
320,000 unearned

65 pension SS
80 dividends
stocks

assets 15,000,000

175 rentals

12 mil real estate

2 stock cds

1 personal assets and paintings

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Nonmedical Questions

17. Background Information (Complete questions A through F. If yes answer applies to any Proposed Insured, provide details specified after each question.)

A. Does any Proposed Insured intend to travel or reside outside of the United States or Canada within the next two years?

☐ yes ☒ no

(If yes, list country, date, length of stay and purpose.)

B. In the past five years, has any Proposed Insured participated in, or does he or she intend to participate in: any flights as a trainee, pilot or crew member; scuba diving; skydiving or parachuting; ultralight aviation; auto racing; cave exploration; hang gliding; boat racing; mountaineering; extreme sports or other hazardous activities?

☐ yes ☒ no

(If yes, circle or list the applicable activities and complete the Aviation and/or Avocation Questionnaire.)

C. Has any Proposed Insured:

1) During the past 90 days submitted an application for life insurance to any company or begun the process of filling out an application?

☐ yes ☒ no

(If yes, list company name, amount applied for, purpose of insurance and if application will be placed.)

2) Ever had a life or disability insurance application modified, rated, declined, postponed, withdrawn, canceled or refused for renewal?

☐ yes ☒ no

(If yes, list date and reason.)

D. Has any Proposed Insured ever filed for bankruptcy?

☐ yes ☒ no

(If yes, list chapter filed, date, reason and discharge date.)

E. In the past five years, has any Proposed Insured been charged with or convicted of driving under the influence of alcohol or drugs or had any driving violations?

☐ yes ☒ no

(If yes, list date, state, license no. and specific violation.)

F. Has any Proposed Insured ever been convicted of or pled guilty or no contest to a criminal offense or currently have any felony or misdemeanor charge pending?

☐ yes ☒ no

(If yes, list date, state and charge.)

Remarks

18. Details and Explanations

Accurint on GITEL HALPERT

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 People at School
 People Statewide Pub. Rec.
 People at Work
 People at School
 People Statewide Pub. Rec.

Last Name First Name Middle Name SSN

HALPERT

GITEL

Street Address

City

State Zip

4608 10TH AVENUE

BROOKLYN

NY

Phone

DOB

Age Range

Additional Subject Information

Other Last Name

Other City

Other State

Other State

Relative First Name Other Relative First Name

Phonetic Search: ☐Output Type: ☒ Formatted HTML ☐ Cut and Paste / Printer Friendly Text (No Reports)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Reference Code:

20080293

DOL:

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for AIG

Search completed

Records: 1 to 1 of 1

SEARCH: Last Name: HALPERT First Name: GITEL Street: 4608 10TH AVENUE City: BROOKLYN State: NY

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a Report

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a Report

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HALPERT YITZCHOK



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Records: 1 to 1 of 1

SEARCH: Last Name: HALPERT First Name: GITEL Street: 4608 10TH AVENUE City: BROOKLYN State: NY

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Comprehensive Report

Comprehensive Report

Date: 06/17/08

Reference Code: 20080293

Report Legend:

S - Shared Address

D - Deceased

✓ -

Probable Current Address

Subject Information

Name: GITEL HALPERT

Age:

SSN: 122-68-0959 issued in New York between 01/01/1985 and 12/31/1986

[View All SSN Sources](#)

AKAs (Names Associated with Subject)

GITEL HALPERT

SSN: 122-68-xxxx

Indicators

Bankruptcy: **No**

Property: **No**

Corporate Affiliations: **No**

Address Summary

✓ 4608 10TH AVE APT 3A, BROOKLYN NY 11219-2345, KINGS COUNTY (Nov 2001 - Jun 2007)

✓ 5601 14TH AVE APT 3H, BROOKLYN NY 11219-4663, KINGS COUNTY (Mar 2005 - Aug 2006)

1037 53RD ST, BROOKLYN NY 11219-4062, KINGS COUNTY (Jun 2007 - May 2008)

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)
[None Found]

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies:

None Found

Liens and Judgments:

None Found

UCC Filings:

None Found

Phones Plus:

None Found

People at Work:

None Found

Driver's License:

None Found

Address(es) Found:

2 Verified and 1 Non-Verified Found

Possible Properties Owned:

None Found

Motor Vehicles Registered:

None Found

Watercraft:

None Found

FAA Certifications:

None Found

FAA Aircrafts:

None Found

Possible Criminal Records:

None Found

Sexual Offenses:

None Found

Florida Accidents:

None Found

Professional Licenses:

None Found

Voter Registration:

None Found

Hunting/Fishing Permit:

None Found

Concealed Weapons Permit:

None Found

Possible Associates:

None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

Phones Plus(s):

[None Found]

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary: [View All Address Variation Sources](#)

- ✓ 4608 10TH AVE APT 3A, BROOKLYN NY 11219-2345, KINGS COUNTY (Nov 2001 - Jun 2007)
- ✓ 5601 14TH AVE APT 3H, BROOKLYN NY 11219-4663, KINGS COUNTY (Mar 2005 - Aug 2006)
- 1037 53RD ST, BROOKLYN NY 11219-4062, KINGS COUNTY (Jun 2007 - May 2008)

Active Address(es): [View All Address Variation Sources](#)

✓ 4608 10TH AVE APT 3A, BROOKLYN NY 11219-2345, KINGS COUNTY (Nov 2001 - Jun 2007)

Current Residents at Address:

RACHEL KAFF
BENZION SILBIGER

✓ 5601 14TH AVE APT 3H, BROOKLYN NY 11219-4663, KINGS COUNTY (Mar 2005 - Aug 2006)

Current Residents at Address:

YITZCHOK I HALPERT
MALI HALPERT
REGINA HALPERT

Previous And Non-Verified Address(es): [View All Address Variation Sources](#)

1037 53RD ST, BROOKLYN NY 11219-4062, KINGS COUNTY (Jun 2007 - May 2008)

Current Residents at Address:

P LIEBERMAN
ISSAC GLUCK
ISAAC L GUTTMAN
DEVORAH L KUPCHIN
GITTEL HALPERT
LEAH KLEIN
JACOB KLEIN
LIPE KLEIN
MORDECHAI MEISLES
FARAH SILVERSTIEN

Property Ownership Information for this Address

Property:

Parcel Number - 5660-71
Name Owner : LIEBERMAN EDITH
Property Address: - 1037 53RD ST, BROOKLYN NY 11219-4062, KINGS COUNTY
Owner Address: 6053 FASHION SQUARE DR, MURRAY UT 84107-5433, SALT LAKE COUNTY
Total Market Value - \$1,300,000
Assessed Value - \$54,949
Land Value - \$391,000
Improvement Value - \$909,000
Land Size - 2400 SF
Year Built - 1920
Data Source - B

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Source Information:

All Sources
Person Locator 1
Historical Person Locator

3 Source Document(s)
1 Source Document(s)
2 Source Document(s)

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Last Name First Name Middle Name SSN

SALAMON

HANA

Street Address

City

State Zip

BROOKLYN

NY

Phone

DOB

Age Range

Additional Subject
Information

Other Last Name

Other City

Other State

Other State

Relative First Name Other Relative First Name

Phonetic Search: ☐Output Type: ☒ Formatted HTML ☐ Cut and Paste / Printer Friendly Text (No Reports)

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Reference Code:

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LexisNexis®

Accurint®
for AIG**Search completed****Records: 1 to 2 of 2**

ARCH: Last Name: SALAMON First Name: HANA City: BROOKLYN State: NY

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phone number may be disconnected.
phone number and zip code combination is ir
phone and address are geographically distan

348-5215

749-7617

749-7617

 **Export to Excel**

Records: 1 to 2 of 2

SEARCH: Last Name: SALAMON First Name: HANA City: BROOKLYN State: NY

[Edit Search](#) | [New Search](#)

Hana SalamonTRUST
750 Forest Av.,
Lakewood, NJ
C/O Joel Katz

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Comprehensive Report

Comprehensive Report

Date: 06/30/08

Reference Code: 20080293

Report Legend:

S - Shared Address

D - Deceased

✓ -

Probable Current Address

Subject Information

Name: JOEL KATZ

Age:

SSN: 070-68-4200 issued in New York between 1/1/1984 and 12/31/1985

[View All SSN Sources](#)

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: **No**

Property: **No**

Corporate Affiliations: **No**

Address Summary

✓ 750 FOREST AVE APT 25D, LAKEWOOD NJ 08701-2736, OCEAN COUNTY (Nov 2004 - Jun 2008)

✓ 1674 44TH ST, BROOKLYN NY 11204-1048, KINGS COUNTY (Dec 2004 - Aug 2006)
 Phone at address: 718-436-8165 **KATZ ISRAEL**

614 MADISON AVE, LAKEWOOD NJ 08701-2749, OCEAN COUNTY (Sep 2004 - Jun 2005)
 Phone at address: 732-905-7532 **MEYER AVROHOM**

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)

[None Found]

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies:

None Found

Liens and Judgments:

None Found

UCC Filings:

None Found

Phones Plus:

None Found

People at Work:

None Found

Driver's License:

None Found

Address(es) Found:

2 Verified and 1 Non-Verified Found

Possible Properties Owned:

None Found

Motor Vehicles Registered:

None Found

Watercraft:

None Found

FAA Certifications:

None Found

FAA Aircrafts:

None Found

Possible Criminal Records:

None Found

Sexual Offenses:

None Found

Florida Accidents:

None Found

Professional Licenses:

None Found

Voter Registration:

None Found

Hunting/Fishing Permit:

None Found

Concealed Weapons Permit:

None Found

Possible Associates:

None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

Phones Plus(s):

[None Found]

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary: [View All Address Variation Sources](#)

✓ 750 FOREST AVE APT 25D, LAKEWOOD NJ 08701-2736, OCEAN COUNTY (Nov 2004 - Jun 2008)

✓ 1674 44TH ST, BROOKLYN NY 11204-1048, KINGS COUNTY (Dec 2004 - Aug 2006)

614 MADISON AVE, LAKEWOOD NJ 08701-2749, OCEAN COUNTY (Sep 2004 - Jun 2005)

Active Address(es): [View All Address Variation Sources](#)

✓ 750 FOREST AVE APT 25D, LAKEWOOD NJ 08701-2736, OCEAN COUNTY (Nov 2004 - Jun 2008)

✓ 1674 44TH ST, BROOKLYN NY 11204-1048, KINGS COUNTY (Dec 2004 - Aug 2006)

Current Residents at Address:

KATZ

MATHILDA M KATZ

IRVIN DEMENDONCA

KATZ ISRAEL J 718-436-8165

Property Ownership Information for this Address

Property:

Parcel Number - 5432-37

Name Owner : KATZ ISRAEL

Property Address: - 1674 44TH ST, BROOKLYN NY 11204-1048, KINGS COUNTY

Owner Address: 1757 TAPO CANYON RD # SV-24, SIMI VALLEY CA 93063-3391, VENTURA

COUNTY

Total Market Value - \$650,000

Assessed Value - \$25,459

Land Value - \$257,000
Improvement Value - \$393,000
Land Size - 2805 SF
Year Built - 1930
Data Source - B

Previous And Non-Verified Address(es): [View All Address Variation Sources](#)

614 MADISON AVE, LAKEWOOD NJ 08701-2749, OCEAN COUNTY (Sep 2004 - Jun 2005)

Current Residents at Address:

AVRUMI MEYER
SHASHAWNA BENNETT
SAMUEL B SCHIFFER

Current phones listed at this address:

MEYER AVROHOM 732-905-7532
732-942-9631

Property Ownership Information for this Address

Property:

Parcel Number - 00068-0000-00007-0001
Book - 10216
Page - 425
Name Owner : WEISS SIMPSON
Name Owner 2: WEISS SHEINDY
Property Address: - 614 MADISON AVE, LAKEWOOD NJ 08701-2749, OCEAN COUNTY
Owner Address: 614 MADISON AVE, LAKEWOOD NJ 08701-2749, OCEAN COUNTY
Land Usage - SFR
Total Market Value - \$455,300
Assessed Value - \$455,300
Land Value - \$223,100
Improvement Value - \$232,200
Land Size - 3,484 Square Feet
Loan Amount - \$195,000
Loan Type - CONVENTIONAL
Lender Name - CROSSLAND MTG CORP
Data Source - A

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Source Information:

All Sources
Person Locator 1
Phone
Historical Person Locator
Person Locator 4

6 Source Document(s)
1 Source Document(s)
2 Source Document(s)
2 Source Document(s)
1 Source Document(s)

C/O Aaron Knopfler

NO RECORD FOUND IN ACCURINT!!!!

ClaimSearch**Claims Inquiry**

Home | **Claims Reporting** | Claims Inquiry | VIN Decoding | NICB Submission | SIU Case
 Manager | Decision Net | OFAC | Account Management

Log Out

Single Party Search | Two Party Search | Previous Matches | Deferred Reports | AMA Search

Search Results - Name Summary

[Print Format Report](#)

Displaying page 1 of 1

Your search matches more than one name. Please select one of the two following options:

1. Click on a name's hyperlink to generate a match report.
2. Select a number of names using the check boxes, then click **VIEW** to generate a match report for all selected names.

Select Name	Address	City	State	Date Of Loss	Role	Type	R/C
<input type="checkbox"/> ABRAHAM HOSCHANDER ATTORNEY AT LAW Q	4910 17ST AVE	BROOKLYN	NY	12/21/1999	LEGL	CASU	
<input type="checkbox"/> JUROFSKY,ARLENE Q	4910 17TH AVE	BKLYN	NY	01/23/1986	INSD	THFT	
<input type="checkbox"/> HOSCHANDER,DAVID Q	4910 17 AVE	BROOKLYN	NY	03/21/1990	INSD	THFT	
<input type="checkbox"/> TISCHLEC,REGINA Q	4910 17TH AVE	PARK LANE	NY	09/14/1995	INSD	THFT	
<input type="checkbox"/> TISCHLER,REGINA Q	4910 17TH AVE APT 5C	BROOKLYN	NY	09/14/1995	INSD	THFT	
<input type="checkbox"/> BERGER,MARK,B Q	4910 17 AVE 3A	BROOKLYN	NY	03/08/1991	INSD	THFT	
<input type="checkbox"/> WARSHAW,MILTON Q	4910 17 AVE	BROOKLYN	NY	05/09/1988	INSD	VHPD	
<input type="checkbox"/> TISHCLER,REGING Q	4910 17 AVE	BROOKLYN	NY	06/07/1989	INSD	VHPD	
<input type="checkbox"/> SAUBER,DAVID D Q	4910 17TH AVE APT F2	BROOKLYN	NY	09/26/1991	INSD	VHPD	
<input type="checkbox"/> HOSCHANDER,DAVID Q	4910 17 AVE	BROOKLYN	NY	06/25/1993	INSD	VHPD	
<input type="checkbox"/> TISCHLER,REGINA Q	4910 17TH AVE	BROOKLYN	NY	11/11/1924	INSD	VHPD	
<input type="checkbox"/> UNGAR,MIRIAM,L Q	4910 17TH AVE APT 6H	BROOKLYN	NY	09/25/1990	INSD	VHPD	
<input type="checkbox"/> HOSCHANDER,DAVID Q	4910 17	BROOKLYN	NY	09/10/1995	INSD	VHPD	

	AVE				
┐ <u>HOSCHANDER, DAVID</u> Q	4910 17 AVE	BROOKLYN	NY	06/11/1996	INSD VHPD
┐ <u>HOSCHANDER, DAVID</u> Q	4910 17 AVE	BROOKLYN	NY	11/07/1996	INSD VHPD
┐ <u>HOSCHANDER, ABRAHAM</u> Q	4910 17TH AVE	BROOKLYN	NY	04/06/1997	INSD VHPD
┐ <u>HEIMLECH, GEORGE</u> Q	4910 17TH AVE APT3-E	BROOKLYN	NY	12/15/1997	INSD VHPD
┐ <u>RINGEL, HARRY</u> Q	4910 17TH AVE	BROOKLYN	NY	02/06/1994	INSD VHPD
<hr/>					
┐ <u>FISCHLER, REGINA</u> Q	4910 17TH AVE APT 5C	BROOKLYN	NY	02/25/1994	INSD VHPD
┐ <u>HOSCHANDER, ABRAHAM</u> Q	4910 17TH AVENUE	BROOKLYN	NY	02/29/2000	LEGL CASU
┐ <u>MOSKOWITZ, M</u> Q	4910 17TH AVE	BROOKLYN	NY	03/17/2000	INSD CASU
┐ <u>HOSCHANDER, DAVID</u> Q	4910 17 AVE	BROOKLYN	NY	08/26/1996	INSD SALV
┐ <u>BOORSTEIN, MYRON, R</u> Q	4910 17 AVENUE 4E	BROOKLYN	NY	08/14/1996	INSD PROP
┐ <u>BERGER, MURIEL</u> Q	4910 17TH AVE	BROOKLYN	NY	10/25/1994	INSD PROP
┐ <u>LANDAU, BERTA</u> Q	4910 17TH AVE 2H	BROOKLYN	NY	01/16/1994	INSD PROP
┐ <u>49 10 17 AVENUE APT</u> Q	4910 17 AVE	BROOKLYN	NY	11/13/1992	INSD PROP
┐ <u>49 10 17 AVENUE APT</u> Q	4910 17 AVE	BROOKLYN	NY	11/13/1992	INSD PROP
┐ <u>BIERMAN, ABRAHAM</u> Q	4910 17TH AVE 1C	BROOKLYN	NY	11/14/1992	INSD PROP
┐ <u>GOLDMAN, SARA</u> Q	4910 17TH AVENUE 5F	BROOKLYN	NY	03/10/1998	INSD PROP
┐ <u>ABOTIELLO, PALMO</u> Q	4910 17TH AVE 3D	BROOKLYN	NY	03/30/1999	INSD PROP
┐ <u>MALKY, LICHT</u> Q	4910 17TH AVE 6C	BROOKLYN	NY	06/12/1992	INSD PROP
┐ <u>MALKY, LICHT</u> Q	4910 17TH AVE 6C	BROOKLYN	NY	06/12/1992	INSD PROP

Γ MOSKOWITZ, MOSES, M Q	4910 17TH AVE	BROOKLYN	NY	09/21/1999	INSD VHPD
Γ GOLDMAN, SARA, Q	4910 17TH AVE	BROOKLYN	NY	10/26/1999	INSD PROP
Γ HARRY RINGEL Q	4910 17TH AVE	BROOKLYN	NY	02/06/1994	INSD CASU
Γ HARRY RINGEL Q	4910 17TH AVE	BROOKLYN	NY	02/06/1994	INSD CASU
Γ HARRY RINGEL Q	4910 17TH AVE	BROOKLYN	NY	02/06/1994	INSD CASU
Γ HARRY RINGEL Q	4910 17TH AVE	BROOKLYN	NY	02/06/1994	INSD CASU
Γ TISCHLER REGINA Q	4910 17TH AVE APT 5C	BROOKLYN	NY	02/25/1994	INSD CASU
Γ TISCHLER REGINA Q	4910 17TH AVE APT 5C	BROOKLYN	NY	02/25/1994	INSD CASU
Γ LANGER, ETHEL, Q	4910 17TH AVE	BROOKLYN	NY	01/25/1995	CLMT CASU
Γ LANGNER, ETHEL, Q	4910 17TH AVENUE	BROOKLYN	NY	01/25/1995	CLMT CASU
Γ SELINGER, SIGMUND, Q	4910 17TH AVE APT 5E	BROOKLYN	NY	01/10/1994	CLMT CASU
Γ TISCHLER, REGINA, Q	4910 17TH AVE	BROOKLYN	NY	02/06/1996	CLMT CASU
Γ ROBBINS, SHIRLEY, Q	4910 17TH AVENUE	BROOKLYN	NY	03/04/1996	CLMT CASU
Γ SMILOVITZ, NATHAN, Q	4910 17TH AVENUE 2D	BROOK		05/15/1997	CLMT CASU
Γ HEIMLECH, JORGE, Q	4910 17TH AVE APT3-E	BROOKLYN	NY	12/15/1997	CLMT CASU
Γ HOSCHANDER ABRAHAM Q	4910 17TH AVE	BROOKLYN	NY	08/27/1998	LEGL CASU
Γ GOTTLIEB SOLOMON Q	4910 17TH AVE APT 1B	BROOKLYN	NY	08/14/1998	INSD CASU
Γ GOTTLIEB SOLOMON Q	4910 17TH AVE APT 1B	BROOKLYN	NY	08/14/1998	INSD CASU
Γ MOSTER, GABRIEL, Q	4910 17TH AVENUE	BROOKLYN	NY	09/04/2000	INSD PROP

FLAU, GERTRUDE, Q	4910 17TH AVENUE	BROOKLYN	NY	09/19/2000	CLMT CASU
NEW OFFICES OF ABRAHAM MOSCHANDER Q	49-10 17TH AVENUE	BROOKLYN	NY	11/01/1998	LEGL CASU
BILLER, ABRAHAM Q	4910 17TH AVENUE	BROOKLYN	NY	06/11/2001	INSD P&C
BILLER, ABRAHAM Q	4910 17TH AVENUE	BROOKLYN	NY	06/11/2001	INSD P&C
BILLER, ABRAHAM Q	4910 17TH AVENUE	BROOKLYN	NY	06/11/2001	INSD P&C
BILLER, ABRAHAM Q	4910 17TH AVENUE	BROOKLYN	NY	06/11/2001	INSD P&C
HAUSERSTAM, ESTHER, Q	4910 17TH AVENUE	BROOKLYN	NY	04/26/2001	CLMT CASU
MOSKOWITZ, MOSES, M Q	4910 17TH AVE	BROOKLYN	NY	03/17/2000	INSD P&C
MOSKOWITZ, MIRIAM, Q	4910 17TH AVE	BROOKLYN	NY	03/17/2000	INSD P&C
RINGEL, HARRY, Q	4910 17TH AVE 2C	BROOKLYN	NY	04/18/2001	INSD P&C
MOSKOWITZ, MIRIAM, Q	4910 17TH AVE	BROOKLYN	NY	03/17/2000	INSD P&C
MOSKOWITZ, MIRIAM, Q	4910 17TH AVE	BROOKLYN	NY	09/21/1999	INSD P&C
MOSKOWITZ, MOSES, M Q	4910 17TH AVE	BROOKLYN	NY	09/21/1999	INSD P&C
MOSKOWITZ, MIRIAM, Q	4910 17TH AVE	BROOKLYN	NY	09/21/1999	INSD P&C
FLAUM, LEAH, Q	49-10 17TH AVE	BROOKLYN	NY	11/13/2001	CLMT CASU
FRIEDMAN, MARTIN, Q	4910 17TH AVE	BROOKLYN	NY	02/26/2001	CLMT CASU
RINGEL, HARRY, Q	4910 17TH AVE APT 2C	BROOKLYN	NY	04/05/2002	CLMT P&C
RINGEL, HARRY Q	4910 17TH AVE	BROOKLYN	NY	04/05/2002	INSD VHPD
HARRY, RINGEL Q	4910 17TH AVE APT 2C	BROOKLYN	NY	04/05/2002	INSD P&C
HARRY RINGEL Q	4910 17TH AVE APT 2C	BROOKLYN	NY	04/05/2002	INSD P&C
RINGEL, MURIEL, Q	4910 17TH AVE	BROOKLYN	NY	04/05/2002	CLMT P&C

┐	<u>HARRY RINGEL</u> Q	APT 2C 4910 17TH AVE	BROOKLYN	NY	04/05/2002	INSD	P&C
┐	<u>KOHL, GERTRUDE</u> Q	4910 17TH AVENUE	BROOKLYN,	NY	11/04/2002	INSD	P&C
┐	<u>KOHL, GERTRUDE</u> Q	4910 17TH AVENUE	BROOKLYN	NY	11/04/2002	CLMT	P&C
┐	<u>LEDERER, GETRUDE,</u> Q	4910 17TH AVE	BROOKLYN	NY	06/16/2003	CLMT	CASU
┐	<u>FRANK, JOSEPH,</u> Q	4910 17TH AVE	BROOKLYN	NY	08/06/2002	CLMT	P&C
┐	<u>ABRAHAM BILLER, ABRAHAM</u> Q	APT 1A 4910 17TH AVENUE, APT 1G	BROOKLYN	NY	03/07/2004	INSD	P&C
┐	<u>SAUBER, DAVID</u> Q	4910 17TH AVE	BROOKLYN	NY	03/21/2004	CLMT	P&C
┐	<u>HOSCHANDER, ABRAHAM</u> Q	4910 17TH AVE	BROOKLYN	NY	03/02/2004	INSD	P&C
┐	<u>ABRAHAM BILLER, ABRAHAM</u> Q	4910 17TH AVENUE, APT 1G	BROOKLYN	NY	03/07/2004	CLMT	P&C
┐	<u>TISCHLER, HENRY</u> Q	4910 17TH AVE	BROOKLYN	NY	02/06/1996	CLMT	P&C
┐	<u>ACKERMAN, ISABEL,</u> Q	APT5C 4910 17 AVE	BROOKLYN	NY	06/27/1999	CLMT	CASU
┐	<u>BERGER, MARK</u> Q	4910 17 AVE 3A	BROOKLYN	NY	06/19/2005	INSD	P&C
┐	<u>ABRAHAM HOSCHANDER ATTORNEY AT LAW</u> Q	4910 17TH AVE	BROOKLYN	NY	12/13/1998	LEGL	CASU
┐	<u>TISCHLER, REGINA</u> Q	4910 17TH AVE	BROOKLYN	NY	02/06/1996	CLMT	P&C
┐	<u>SAUBER, DAVID D</u> Q	4910 17TH AVE	BROOKLYN	NY	09/24/2004	INSD	P&C
┐	<u>HONIG, MARY,</u> Q	APT F2 4910 17TH AVE	BROOKLYN	NY	11/08/2004	CLMT	CASU
┐	<u>HONIG, MARY,</u> Q	4910 17TH AVE	BROOKLYN	NY	09/09/2005	CLMT	CASU
┐	<u>HOSCHANDER, ABRAHAM</u> Q	4910 17TH AVE	BROOKLYN	NY	10/22/2006	INSD	P&C
┐	<u>HALBERSTAM, CHANA</u> Q	4910 17TH AVENUE	BROOKLYN	NY	10/17/2006	CLMT	P&C

<input type="checkbox"/> <u>LICHT, SIMON</u> Q	4910 17TH AVENUE	BROOKLYN	NY	04/27/2007	INSD	P&C
<input type="checkbox"/> <u>LICHT, SIMON</u> Q	4910 17TH AVENUE	BROOKLYN	NY	04/27/2007	INSD	P&C
<input type="checkbox"/> <u>LICHT, SIMON</u> Q	4910 17TH AVENUE	BROOKLYN	NY	04/27/2007	INSD	P&C
<input type="checkbox"/> <u>LISSAUER, ESTHER</u> <u>LISSAUER &</u> Q	4910 17TH AVE APT 1H	BROOKLYN	NY	08/13/2007	INSD	P&C
<input type="checkbox"/> <u>KOHL, GERTRUDA</u> Q	4910 17TH AVE	BROOKLYN	NY	07/16/2001	CLMT	CASU
<input type="checkbox"/> <u>LICHT, SIMON</u> Q	4910 17TH AVENUE	BROOKLYN	NY	08/31/2007	INSD	P&C
<input type="checkbox"/> <u>LICHT, SIMON</u> Q	4910 17TH AVENUE	BROOKLYN	NY	08/31/2007	INSD	P&C
<input type="checkbox"/> <u>LICHT, SIMON</u> Q	4910 17TH AVENUE	BROOKLYN	NY	08/31/2007	INSD	P&C
<input type="checkbox"/> <u>GRUENSTEIN, MALKY</u> Q	49-10 17TH AVE APT 46	BROOKLYN	NY	12/24/2007	CLMT	CASU

Displaying page 1 of 1

[Print-Format Report](#)

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Summary Report

Date: 01/23/08

Reference Code: 20080293

Subject Information

Name: HANA SALAMON
Age:
SSN: 090-30-6979 issued in New York between 01/01/1954 and 12/31/1957

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: No
Property: No
Corporate Affiliations: No

Others Associated with SSN:
(DOES NOT usually indicate any type of fraud or deception)
MARTIN SALAMON
DOB: 12/1915 Age: 92

Address Summary (✓ - Probable Current Address)

✓ 4910 17TH AVE APT 2J, BROOKLYN NY 11204-1185, KINGS COUNTY (Jun 2003 - Jan 2008)

Phone at address: (718) 851-9250 SALAMON MR

Neighborhood Profile (2000 Census)

Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

✓ 4910 17TH AVE APT 2Z, BROOKLYN NY 11204-1157, KINGS COUNTY (Jun 2003 - May 2007)

Phone at address: (718) 851-9250 SALAMON MR

Neighborhood Profile (2000 Census)

Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

✓ 4910 17TH AVE APT 4G, BROOKLYN NY 11204-1187, KINGS COUNTY (Oct 1990 - Nov 2006)

Phone at address: (718) 851-9250 SALAMON MR

Neighborhood Profile (2000 Census)

Average Age: 34 Median Household Income: \$30,341 Median Home Value: \$667,800 Average Years of Education: 12

4141 COLLINS AVE APT 109, MIAMI BEACH FL 33140-3238, MIAMI-DADE COUNTY (Feb 2005)

Neighborhood Profile (2000 Census)

Average Age: 42 Median Household Income: \$38,214 Median Home Value: \$367,900 Average Years of Education: 14



Hana Salamon
Accurint Summary Report

Accurint on the phone # that came up for Gitel Halpert listed as Yitzchok Halpert –
718.972.1651

24/7 Search and Technical Assistance 1-800-543-6862

[Main Menu](#) | [My Account](#) | [Print](#) | [Contact Us](#) | [Log Out](#)

People Businesses Assets Licenses Phones Courts Health Care News Analytical Tools



Last Name First Name Middle Name SSN

Street Address City State Zip

Phone DOB Age Range

7189721651

Additional Subject
Information

Other Last Name Other City Other State Other State

Relative First Name Other Relative First Name

Phonetic Search: ☐

Output Type: ☒ Formatted HTML ☐ Cut and Paste / Printer Friendly Text (No Reports)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Coverage Help

Reference Code:

20080293

DOL:

Click for Search Tips:

[Subject/Relative Search](#)

[Multiple Name Search](#)

[Previous State Search](#)

[Previous City Search](#)

[Name / SSN4 Search](#)

[Initials Search](#)

[Partial Address Search](#)

LexisNexis®

Accurint®
for AIG

Search completed

Records: 1 to 4 of 4

SEARCH: Phone: 7189721651

[Edit Search](#) | [New Search](#)

**Click Icons Below To Run
a Report**



Export to Excel



Icon Legend

**Click Icons Below To Run
a Report**

718-972-1651 - Active
HALPERT YITZCHOK

718-858-5406 - Active
HALPERT JOSEPH

718-972-1651
HALPERT YITZCHOK
(Current Listing Name)

718-972-1651
HALPERT YITZCHOK
(Current Listing Name)

718-972-1651 - Active
HALPERT YITZCHOK

718-972-1651 - Active
HALPERT YITZCHOK

 **Export to Excel**

Records: 1 to 4 of 4

SEARCH: Phone: 7189721651

[Edit Search](#) | [New Search](#)

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Comprehensive Report

Comprehensive Report

Date: 06/17/08

Reference Code: 20080293

Report Legend:

S - Shared Address

D - Deceased

✓ -

Probable Current Address

Subject Information

Name: YITZCHO HALPERT

Age:

SSN:

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: **No**

Property: **No**

Corporate Affiliations: **No**

Address Summary

✓ 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY (Jun 2000 - Jun 2008)

Phone at address: 718-972-1651 HALPERT YITZCHOK

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)

[None Found]

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies:

None Found

Liens and Judgments:

None Found

UCC Filings:

None Found

Phones Plus:

1 Found

People at Work:

None Found

Driver's License:

None Found

Address(es) Found:

1 Verified and 0 Non-Verified Found

Possible Properties Owned:

None Found

Motor Vehicles Registered:

None Found

Watercraft:

None Found

FAA Certifications:

None Found

FAA Aircrafts:

None Found

Possible Criminal Records:

None Found

Sexual Offenses:

None Found

Florida Accidents:

None Found

Professional Licenses:

None Found

Voter Registration:

None Found

Hunting/Fishing Permit:

None Found

Concealed Weapons Permit:

None Found

Possible Associates:

None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

Phones Plus(s):

Name: YITZCHO HALPERT

Address: ~~4608 10TH AVE, BROOKLYN NY 11219-2345~~

Phone Number: 718-972-1651

Carrier: VERIZON NEW YORK INC - (BROOKLYN (KINGS), NY)

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary: [View All Address Variation Sources](#)

✓ 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY (Jun 2000 - Jun 2008)

Active Address(es): [View All Address Variation Sources](#)

✓ 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY (Jun 2000 - Jun 2008)

Current Residents at Address:

MIRIAM KOHN

MOSES Z KOHN

LEAH KOHN

ROBERT S MANDELL

JOSEPH WIESNER

PINCHAS KAFF

BRACHA KAFF

MOSHE Y GARFINKEL

ESTHER B KOHN

YAAKOV Y KOHN

HALPERT YITZCHOK 718-972-1651

Property Ownership Information for this Address

Property:

Parcel Number - 5619-7501

Name Owner : WEST SIDE MANOR CONDOMINIUM ASSOC

Property Address: - 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY

Owner Address: 4520 18TH AVE, BROOKLYN NY 11204-1204, KINGS COUNTY

Land Size - 10000 SF

Data Source - B

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Source Information:

All Sources

PhonesPlus Records

Person Locator 4

2 Source Document(s)

1 Source Document(s)

1 Source Document(s)

Accurant on the phone # that came up for Gitel Halpert listed as Yitzchok Halpert –
718.972.1651

24/7 Search and Technical Assistance 1-800-543-6862

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Person Advanced Person Search People at Work InstantID People Statewide Pub. Rec. Patriot Act Sexual Offenders Voter Registrations Florida Accidents Death Search

Coverage ? Help

Last Name First Name Middle Name SSN

Street Address City State Zip

Phone DOB Age Range

7189721651

Reference Code:

20080293

DOL:

Additional Subject
Information

Other Last Name Other City Other State Other State

Relative First Name Other Relative First Name

Phonetic Search: ☐

Output Type: ☒ Formatted HTML ☐ Cut and Paste / Printer Friendly Text (No Reports)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Click for Search Tips:

[Subject/Relative Search](#)

[Multiple Name Search](#)

[Previous State Search](#)

[Previous City Search](#)

[Name / SSN4 Search](#)

[Initials Search](#)

[Partial Address Search](#)

LexisNexis

Accurant
for AIG

Search completed

Records: 1 to 4 of 4

SEARCH: Phone: 7189721651

[Edit Search](#) | [New Search](#)

Click Icons Below To Run
a Report

Export to Excel Icon Legend

Click Icons Below To Run
a Report

718-972-1651 - Active
HALPERT YITZCHOK

718-972-1651 - Active
HALPERT JOSEPH

718-972-1651
HALPERT YITZCHOK
(Current Listing Name)

718-972-1651
HALPERT YITZCHOK
(Current Listing Name)

718-972-1651 - Active
HALPERT YITZCHOK

718-972-1651 - Active
HALPERT YITZCHOK

 **Export to Excel**

Records: 1 to 4 of 4

SEARCH: Phone: 7189721651

[Edit Search](#) | [New Search](#)

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Comprehensive Report

Comprehensive Report

Date: 06/17/08

Reference Code: 20080293

Report Legend:

S - Shared Address

D - Deceased

✓ -

Probable Current Address

Subject Information

Name: YITZCHO HALPERT

Age:

SSN:

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: **No**

Property: **No**

Corporate Affiliations: **No**

Address Summary

✓ 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY (Jun 2000 - Jun 2008)

Phone at address: 718-972-1651 **HALPERT YITZCHOK**

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)

[None Found]

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies:

None Found

Liens and Judgments:

None Found

UCC Filings:

None Found

Phones Plus:

1 Found

People at Work:

None Found

Driver's License:

None Found

Address(es) Found:

1 Verified and 0 Non-Verified Found

Possible Properties Owned:

None Found

Motor Vehicles Registered:

None Found

Watercraft:

None Found

FAA Certifications:

None Found

FAA Aircrafts:

None Found

Possible Criminal Records:

None Found

Sexual Offenses:

None Found

Florida Accidents:

None Found

Professional Licenses:

None Found

Voter Registration:

None Found

Hunting/Fishing Permit:

None Found

Concealed Weapons Permit:

None Found

Possible Associates:

None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

Phones Plus(s):

Name: YITZCHO HALPERT

Address: ~~4608 10TH AVE, BROOKLYN NY 11219-2345~~

Phone Number: 718-972-1651

Carrier: VERIZON NEW YORK INC - (BROOKLYN (KINGS), NY)

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary: [View All Address Variation Sources](#)

✓ 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY (Jun 2000 - Jun 2008)

Active Address(es): [View All Address Variation Sources](#)

✓ 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY (Jun 2000 - Jun 2008)

Current Residents at Address:

MIRIAM KOHN

MOSES Z KOHN

LEAH KOHN

ROBERT S MANDELL

JOSEPH WIESNER

PINCHAS KAFF

BRACHA KAFF

MOSHE Y GARFINKEL

ESTHER B KOHN

YAAKOV Y KOHN

HALPERT YITZCHOK 718-972-1651

Property Ownership Information for this Address

Property:

Parcel Number - 5619-7501

Name Owner : WEST SIDE MANOR CONDOMINIUM ASSOC

Property Address: - 4608 10TH AVE, BROOKLYN NY 11219-2345, KINGS COUNTY

Owner Address: 4520 18TH AVE, BROOKLYN NY 11204-1204, KINGS COUNTY

Land Size - 10000 SF

Data Source - B

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Source Information:

All Sources	<u>2 Source Document(s)</u>
PhonesPlus Records	<u>1 Source Document(s)</u>
Person Locator 4	<u>1 Source Document(s)</u>

Accurant search on the phone number (717.657.0789) that appears on the Policy
Inforce Summary sheet as the phone number for Yitzchok Halpert
Dialed...comes back to CRUMP INS. SERVICES

24/7 Search and Technical Assistance 1-800-543-6862

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Person

[Coverage](#) ? [Help](#)

Last Name First Name Middle Name SSN
Street Address City State Zip County Radius
Phone DOB Age Range
7176570789 -

Reference Code:

20080293

DOL:

☒ [Search for other possible name spellings](#) ☐ [Include Bankruptcies](#)

Output Type: ☒ Formatted HTML ☐ Cut and Paste / Printer Friendly Text (No Reports)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

LexisNexis*

Accurant*
for AIG

Search completed

Records: 1 to 15 of 15

SEARCH: Phone: 7176570789

[Edit Search](#) | [New Search](#)

Click Icons Below To Run
a Report


Export to Excel



Icon Legend

Click Icons Below To Run
a Report


All

JOHN FRANCIS JENNINGS

199 WATER STREET 28TH FLOOR
NEW YORK NY 10038

Jan 07 717-657-0789



COPY

DEBORAH JEAN BARNHART

631 S MEADOW LN
HUMMELSTOWN PA 17036-7412

Jan 07

717-657-0789



COPY

ALAN H HERMAN

1421 SILVER CREEK DR
MECHANICSBURG PA 17050-8322

Apr 06

717-657-0789























COPY

JOETTE P ALBERT

505 COACHMAN LN
PALMYRA PA 17078-3819

Jan 07

717-657-0789

	MAARK E LOGAN	172-56-6883	58 THOMAS ST # B HARRISBURG PA 17103-2416	Oct 96 - Apr 07	717-657-0789	
	MARK EDWARDS LOGAN	172-56-68831/1963 (45)	58 THOMAS ST APT B HARRISBURG PA 17103-2416	Oct 96 - Apr 07	717-657-0789	
	ALAN H HERMAN		PO BOX 2453 HARRISBURG PA 17105-2153	Apr 06 - Jan 07	717-657-0789	
	PHILIP ALLEN KISTLER		4200 CRUMS MILL RD HARRISBURG PA 17112-2889 Skilled nursing care facility.	Mar 03 - Oct 05	717-657-0789	
	ALAN HARVEY HERMAN		Tax return preparation service. 4250 CRUMS MILL RD HARRISBURG PA 17112-2889	Oct 05 - Apr 06	717-657-0789	
	PHILIP A KISTLER		4250 CRUMS MILL RD HARRISBURG PA 17112-2889	Jun 05	717-657-0789	
	PATRICK CHARLES REEDER		4250 CRUMS MILL RD HARRISBURG PA 17112-2889	Nov 03 - Mar 07	717-657-0789	
	JOHN EDWIN SCHUYLER		4250 CRUMS MILL RD HARRISBURG PA 17112-2889	Aug 05 - Oct 05	717-657-0789	
	DENNISE HILL		553 N 2ND ST STEELTON PA 17113-2104		717-657-0789	
	ROBERT BRUCE ALKIRE		PO BOX 2400 MELBOURNE FL 32902-2400	Jan 07	717-657-0789	
	GRAHAM DOUGLAS SOUTHALL		913 WOODLAND RD WAUCONDA IL 60084-1474	Dec 04 - Mar 06	717-657-0789	



Export to Excel

Records: 1 to 15 of 15

SEARCH: Phone: 7176570789

[Edit Search](#) | [New Search](#)

Jul 23 08 10.01a

Stephen Mostecak

345-398-0675

p.1

08 JAN 3 4 11:00

LIVE CHECK

57


01/03/2008 11:35 0724029 5170

05 HANA FAMILY TRUST ¹⁻²/₂₁₀ 9990

Date 12/28/07

PAY American General Life Ins. Co. \$ 366,690.00
in the order of

Three hundred sixty six thousand, six hundred ninety

CHASE 
JPMorgan Chase Bank, N.A.
New York, New York 10017
www.Chase.com

Memo # U100222542 Am Kylin

⑆021000021⑆ 742750375⑈9990

RECEIVED

DEC 31 2007

NEW BUSINESS

HANA SALAMON (MOSCOVICI)

2 Hana Moscovici's appear in the Accurant Database; one of which is deceased....

Extremely relevant in view of my conversation with Walter Carroll of Chase Bank...the bank on the Hana Salamon Family Trust check premium payment!!!!!!

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Your DPPA Permissible Use: Insurance

Your GLBA Permissible Use: Fraud Prevention or Detection

Comprehensive Report

Comprehensive Report

Date: 09/18/08

Reference Code: 20080293

Report Legend:

S - Shared Address

D - Deceased

✓ - Probable Current Address

Subject Information

Name: HANA MOSCOVICI

Age:

SSN: 319-82-

9296 issued in Illinois

between 1/1/1988 and 12/31/1990

[View All SSN Sources](#)

AKAs (Names Associated with Subject)

HANA SALAMON

SSN: 319-82-xxxx

Indicators

Bankruptcy: **No**

Property: **No**

Corporate Affiliations: **No**

Address Summary

6220 N SAINT LOUIS AVE. CHICAGO IL 60659-2210, COOK COUNTY (Jul 2008 - Aug 2008)

Phone at address: 773-267-5918 **GARELICK JORDAN**
773-583-5070 **GARELICK JORDAN**

4141 COLLINS AVE APT 107, MIAMI BEACH FL 33140-3236, MIAMI-DADE COUNTY (Feb 2003 - Sep 2003)

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)

[None Found]

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies:

None Found

Liens and Judgments:

None Found

UCC Filings:

None Found

Phones Plus:

None Found
People at Work:
None Found
Driver's License:
None Found
Addresses Found:
0 Verified and 2 Non-Verified Found
Possible Properties Owned:
None Found
Motor Vehicles Registered:
None Found
Motorcraft:
None Found
FAA Certifications:
None Found
FAA Aircrafts:
None Found
Possible Criminal Records:
None Found
Sexual Offenses:
None Found
Florida Accidents:
None Found
Professional Licenses:
None Found
Voter Registration:
None Found
Hunting/Fishing Permit:
None Found
Concealed Weapons Permit:
None Found
Possible Associates:
None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

Phones Plus(s):

[None Found]

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary: [View All Address Variation Sources](#)

6220 N SAINT LOUIS AVE, CHICAGO IL 60659-2210, COOK COUNTY (Jul 2008 - Aug 2008)

4141 COLLINS AVE APT 107, MIAMI BEACH FL 33140-3236, MIAMI-DADE COUNTY (Feb 2003 - Sep 2003)

Previous And Non-Verified Address(es): [View All Address Variation Sources](#)

6220 N SAINT LOUIS AVE, CHICAGO IL 60659-2210, COOK COUNTY (Jul 2008 - Aug 2008)

Current Residents at Address:

JORDAN R GARELICK
ROUHAMA M GARELICK
L GARELICK
JESSICA L GARELICK
AVRAHAM CHAIM SCHICK
RAINIER SCHICK
JORDAN R GARELICK
HANA MOSCOVICI
JORDAN GARELICK
JORDAN GARELICK

Current phones listed at this address:

GARELICK JORDAN 773-267-5918
GARELICK JORDAN 773-583-5070

Property Ownership Information for this Address

Property:

Parcel Number -
Name Owner : GARELICK, JORDAN R & ROUHAMA
Property Address: - 6220 N SAINT LOUIS AVE CHICAGO IL 60659-2210 COOK COUNTY
Owner Address: 6220 N SAINT LOUIS AVE CHICAGO IL 60659-2210 COOK COUNTY
Data Source - A

4141 COLLINS AVE APT 107 MIAMI BEACH FL 33140-3236 MIAMI DADE COUNTY (Feb 2003 - Sep 2003)

Property Ownership Information for this Address

Property:

Parcel Number - 02-3226-018-0280
Book - 15861
Page - 3068

Name Owner : CARMENATES AURELIO J
Name Owner 2: CARMENATES XIOMARA I

Property Address: - 4141 COLLINS AVE APT 107 MIAMI BEACH FL 33140-3236 MIAMI-DADE

COUNTY

Owner Address: 9400 SW 91ST ST MIAMI FL 33176-1922 MIAMI DADE COUNTY

Land Usage - CONDOMINIUM
Total Market Value - \$205,750
Assessed Value - \$205,750
Improvement Value - \$205,750
Year Built - 1981
Name of Seller : KANNER MINNA
Loan Amount - \$96,000
Loan Type - CONVENTIONAL
Lender Name - AIB MTG CORP
Data Source - A

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Source Information:

All Sources

Person Locator 1

Historical Person Locator

2 Source Document(s)

1 Source Document(s)

1 Source Document(s)

ASSET SEARCH for Moscovici

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Your DPPA Permissible Use: Insurance

Your GLBA Permissible Use: Fraud Prevention or Detection

Asset Report

Date: 09/18/08

Reference Code: 20080293

Subject Information

Name: HANA MOSCOVICI
Age:
SSN: 319-82-9296 issued in
Illinois between 01/01/1988 and
12/31/1990

AKAs (Names Associated with Subject)

HANA SALAMON
SSN: 319-82-xxxx
Gender: Female

Indicators

Bankruptcy: No

Property:
No

Corporate Affiliations: No

Address Summary (✓ - Probable Current Address)

6220 N SAINT LOUIS AVE, CHICAGO IL 60659-2210, COOK COUNTY (Jul 2008 - Aug 2008)

Neighborhood Profile (2000 Census)

Average Age: 33 Median Household Income: \$50,250 Median Home Value: \$237,000 Average Years of Education: 14

4141 COLLINS AVE APT 107, MIAMI BEACH FL 33140-3236, MIAMI-DADE COUNTY (Feb 2003 - Sep 2003)

Neighborhood Profile (2000 Census)

Average Age: 42 Median Household Income: \$38,214 Median Home Value: \$367,900 Average Years of Education: 14

Vehicle Registrations

[No Data Available]

Watercraft

[No Data Available]

UCC Filings

[No Data Available]

FAA Pilots

[No Data Available]

FAA Aircraft

[No Data Available]

Property Deeds

[No Data Available]

Property Assessment

[No Data Available]

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Your DPPA Permissible Use: Insurance
Your GLBA Permissible Use: Fraud Prevention or Detection

Comprehensive Report

This Hana Moscovici is DECEASED!

**Different DOB than the above Hana Moscovici,
and this deceases one does not have an address
history except for Brooklyn, NY**

Comprehensive Report
Date: 09/18/08
Reference Code: 20080293

Report Legend:

- S** - Shared Address
- D** - Deceased
- ✓ - Probable Current Address

Subject Information

Name: HANA MOSCOVICI **D**
Date of Birth: 3/6/1922
Date of Death: 4/1996
(KINGS, NY)
Age at Death: 74 (Born 86 years ago)
SSN: 078-62-0030 issued in **New York** between 1/1/1978 and 12/31/1980
[View All SSN Sources](#)

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: **No**
Property: No
Corporate Affiliations: **No**

Address Summary

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)
[None Found]

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies:
None Found
Liens and Judgments:
None Found
UCC Filings:
None Found
Phones Plus:
None Found

People at Work

None Found

Driver's License

None Found

Address(es) Found

0 Verified and 0 Non-Verified Found

Possible Properties Owned

None Found

Motor Vehicles Registered

None Found

Intermitt

None Found

AA Certifications

None Found

AA Awards

None Found

Possible Criminal Records

None Found

Sexual Offenses

None Found

Florida Accidents

None Found

Professional Licenses

None Found

Voter Registration

None Found

Hunting/Fishing Permit

None Found

Concealed Weapons Permit

None Found

Possible Associates

None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

Phones Plus(s):

[None Found]

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary:

[None Found] [View All Address Variation Sources](#)

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Source Information:

All Sources
DECEASED
Historical Person Locator

2 Source Document(s)
1 Source Document(s)
1 Source Document(s)

Historical Person Locator

This data is for informational purposes only.

Finder Information

Name: MOSCOVICI, HANA

Address: BROOKLYN, NY 11211

KINGS COUNTY

SSN: 078-62-XXXX

Date of Birth: 03/06/1922

Deceased

This data is for informational purposes only.

Deceased Information

Name: MOSCOVICI, HANA

SSN: 078-62-XXXX

Age at Death: 74

Date of Birth: 03/06/1922

Date of Death: 04/1996

Jul 31 08 02:57p

Stephen Mostecak

345-398-0675

p.1

12-28-07: 4158PM1ALGAMER GEN RICHMON

12/26/2007 15:39 8503213885

BISYE

1004 270 1046

PAGE 05/0E

12/29/2007 03:06 FAX 7188503511

HALPERT

010/010

American General Life Insurance Company, Houston, TX

All Life Insurance Company, Wilmington, DE

The United States Life Insurance Company in the City of New York, New York, NY

The above listed life insurance company ("Company") as selected on page one of this application is responsible for the obligation and payment of benefits under any policy that it may issue. No other company's responsible for such obligations of payments.

Agreement, Authorization to Obtain and Disclosure Information and Signatures

I, the Primary Proposed Insured and Owner signing below, agree that I have read the statements contained in this application and any attachments as they have been read to me. They are true and complete to the best of my knowledge and belief. I understand that this is the basis for any policy and any riders issued. I understand that any misrepresentation contained in this application and related to the risk and (2) the policy is within its contestable period.

Except as may be provided in any Limited Temporary Life Insurance Agreement, I understand and agree that even if I paid a premium on insurance, it will be in effect under this application, or under any policy or any rider issued by the Company, unless or until all three of the following conditions are met: (1) the policy has been delivered and accepted; and (2) the full first model premium for the issued policy has been paid; and (3) there has been no change in the health of any Proposed Insured(s) that would change the answer to any questions met (1) no insurance will begin in effect; and (2) the Company's liability will be limited to a refund of any premium paid, regardless of whether

Limited Temporary Life Insurance Agreement ("LTIA") - If I have received and accepted the LTIA, I understand and agree that such insurance is available only on the life of the Primary Proposed Insured under the life policy (and the Other Proposed Insured under a joint and survivorship life policy, if applicable) and only if the following four conditions are met: (1) the full first model premium is submitted with this application and paid; and (2) only "no" answers have been truthfully given to the Health and Age Questions in section 13 and (3) Part A and Part B of the application must be completed, signed and dated; and (4) all medical exam requirements must be satisfied. I understand and agree that such insurance is not available with any riders or any accident and/or health insurance.

I understand and agree that no agent or authorized agent or broker or salesperson or other person acting for the Company is authorized to accept risks of loss upon insurability, make or modify contracts, or waive any of the Company's rights of requirements.

I have received a copy or have been read the Notices to the Proposed Insured(s).

I give my consent to all of the entities listed below to give to the Company, its legal representative, American General Life Companies LLC ("AGLC") (an indirect wholly owned subsidiary of the Company), and affiliated insurers all information they have pertaining to medical examinations, treatment, surgery, hospital confinement for physical and/or mental conditions, use of drugs or alcohol, drug prescriptions, or any other information for me, my spouse or my minor children. Other information could include items such as: personal financial history; records of associations; motor vehicle records from the Department of Motor Vehicles; court records; or (foreign travel, etc.). I give my consent for the information required above to be provided by: any physician or medical practitioner; any hospital, clinic or other health care facility; pharmacy benefit manager or prescription database; any insurance or reinsurance company; any subscriber reporting agency or insurance support organization; my employer; or the Medical Information Bureau (MIB).

I understand the information obtained will be used by the Company to determine: (1) eligibility for insurance; and (2) eligibility for benefits under an existing policy. Any information gathered during the evaluation of my application may be disclosed to reinsurers, the MIB, other persons or organizations performing business or legal services in connection with my application or claims, my physician designated by me, or any person or entity required to receive such information by law or as I may further consent.

I, as well as any person authorized to act on my behalf, may, upon written request, obtain a copy of this consent. I understand this consent may be revoked at any time by sending a written request to the Company, Attn: Underwriting Department at P.O. Box 1837, Houston, TX 77251-1837. This consent will be valid for 24 months from the date of this application. I agree that a copy of this consent will be as valid as the original. I authorize AGLC or affiliated insurers to obtain an investigative consumer report on me. I understand that I may request to be interviewed for the report and receive, upon written request, a copy of such report. (I check if you wish to be interviewed.)

IRS Certification: Under penalties of perjury, I certify: (1) that the number shown on this application is my correct Social Security or Tax ID number; and (2) that I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code; and (3) that I am a U.S. person (including a U.S. resident alien). The Internal Revenue Service does not require my consent to any provisions of this document other than the certifications required to avoid backup withholding. You must cross out item (2) if you are subject to backup withholding and cross out item (3) if you are not a U.S. person (including a U.S. resident alien).

Proposed Insured/Owner Signature

Signed at (city state)

Primary Proposed Insured X

On (date) 12/16/07

Other Proposed Insured X

(If under age 18, signature of parent or guardian)

Owner (if other than Primary Proposed Insured) X

Agent(s) Signature(s)

I certify that the information supplied by the Primary Proposed Insured(s)/Owner has been truthfully and accurately recorded on the Part A application.

Writing Agent Name (please print)

Writing Agent Signature X

Counter signed

Writing Agent #

(Licensed resident agent if state required)

AGLC 1000075.1000

Page 6 of 8

1007/300 20

14327M

1199596811 XVA 12:02 1007/02/21

Hana Salamon ASSET Search – Accurint

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Asset Report

Date: 01/23/08

Reference Code: 20080293

Subject Information

Name: HANA SALAMON
Age:
SSN: 090-30-5929 issued in New York between 01/01/1954 and 12/31/1957

Others Associated with SSN:
(DOES NOT usually indicate any type of fraud or deception)
MARTIN SALAMON
DOB: 12/1915 Age: 92

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: **No**
Property: **No**
Corporate Affiliations: **No**

Address Summary (✓ - Probable Current Address)

✓ 4910 17TH AVE APT 2J, BROOKLYN NY 11204-1185, KINGS COUNTY (Jun 2003 - Jan 2008)

Phone at address: (718) 851-9250 **SALAMON MR**

Neighborhood Profile (2000 Census)

Average Age: **34** Median Household Income: **\$30,341** Median Home Value: **\$667,800** Average Years of Education: **12**

✓ 4910 17TH AVE APT 2Z, BROOKLYN NY 11204-1157, KINGS COUNTY (Jun 2003 - May 2007)

Phone at address: (718) 851-9250 **SALAMON MR**

Neighborhood Profile (2000 Census)

Average Age: **34** Median Household Income: **\$30,341** Median Home Value: **\$667,800** Average Years of Education: **12**

✓ 4910 17TH AVE APT 4G, BROOKLYN NY 11204-1187, KINGS COUNTY (Oct 1990 - Nov 2006)

Phone at address: (718) 851-9250 **SALAMON MR**

Neighborhood Profile (2000 Census)

Average Age: **34** Median Household Income: **\$30,341** Median Home Value: **\$667,800** Average Years of Education: **12**

4141 COLLINS AVE APT 109, MIAMI BEACH FL 33140-3238, MIAMI-DADE COUNTY (Feb 2005)

Neighborhood Profile (2000 Census)

Average Age: **42** Median Household Income: **\$38,214** Median Home Value: **\$367,900** Average Years of Education: **14**

Vehicle Registrations

[No Data Available]

Watercraft

[No Data Available]

FAA Pilots

[No Data Available]

UCC Filings

[No Data Available]

FAA Aircraft

[No Data Available]

Property Deeds

[No Data Available]

Property Assessment

[No Data Available]

ClaimSearchTM**Claims Inquiry**

Home | Claims Reporting | Claims Inquiry | VIN Decoding | NICB Submission | SIU Case
 Manager | Decision Net | OFAC | Account Management

Log Out

Single Party Search | Two Party Search | Previous Matches | Deferred
 Reports | AMA Search

Print-Format Report

Search Results - Name Summary

Displaying page 1 of 1

Your search matches more than one name. Please select one of the two
 following options:

1. Click on a name's hyperlink to generate a match report.
2. Select a number of names using the check boxes, then click **VIEW** to generate a
 match report for all selected names.

Select all on this page

	Name	Address	City	State	Date Of Loss	Role	Type	R/C
<input type="checkbox"/>	<input type="checkbox"/> SILBIGER, JULIUS, Q	1722 EAST 27 ST	BROOKLYN	NY	04/23/1994	INSD	PROP	
<input type="checkbox"/>	<input type="checkbox"/> SILBIGER, DAVID, Q	1034 E 31ST ST	BROOKLYN	NY	09/30/1999	CLMT	P&C	
<input type="checkbox"/>	<input type="checkbox"/> SILBIGER, JULIUS, Q	1722 EAST 27 ST	BROOKLYN	NY	01/03/1993	INSD	THFT	
<input type="checkbox"/>	<input type="checkbox"/> SILBIGER, JULIUS, Q	1722 EAST 27 ST	BROOKLYN	NY	08/29/1994	INSD	VHPD	
<input type="checkbox"/>	<input type="checkbox"/> SILBIGER, JULIUS, Q	1722 EAST 27 ST	BROOKLYN	NY	08/25/1996	INSD	VHPD	
<input type="checkbox"/>	<input type="checkbox"/> SILBIGER, MIRIAM, Q	1722 E 27TH ST	BROOKLYN	NY	12/12/1999	INSD	P&C	

1722	
SILBINGER, MIRIAM	EAST
Q	27 ST
BROOKLYN NY	02/21/1997 INSD THFT
2019	
SILBINGER, SUSAN, H	NEW
Q	YORK
	AVE
BROOKLYN NY	06/02/1997 INSD P&C
1815	
SILBINGER, MOSHE,	50 ST
Q	BRKLYN NY
	12/12/1992 CLMT CASU
1034	
SILBINGER, DAVID,	E31ST
Q	2ND FL
BROOKLYN NY	09/30/1999 CLMT P&C

HANA SALAMON
ACCURINT COMPREHENSIVE
1.24.2008

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Comprehensive Report

Comprehensive Report

Date: 01/23/08

Reference Code: 20080293

Report Legend:

S - Shared Address

D - Deceased

✓ -

Probable Current Address

Subject Information

Name: HANA SALAMON
Age:
SSN: 090-30-5929 issued in New York between 01/01/1954 and 12/31/1957

Others Associated with SSN:
(DOES NOT usually indicate any type of fraud or deception)
MARTIN SALAMON
DOB: 12/1915 Age: 92

AKAs (Names Associated with Subject)

[No Data Available]

Indicators

Bankruptcy: No
Property: No
Corporate Affiliations: No

Address Summary

✓ 4910 17TH AVE APT 2J BROOKLYN NY 11204-1185, KINGS COUNTY (Jun 2003 - Jan 2008)
Phone at address: (718) 851-9250 **SALAMON MR**

✓ 4910 17TH AVE APT 2Z, BROOKLYN NY 11204-1157, KINGS COUNTY (Jun 2003 - May 2007)
Phone at address: (718) 851-9250 **SALAMON MR**

✓ 4910 17TH AVE APT 4G, BROOKLYN NY 11204-1187, KINGS COUNTY (Oct 1990 - Nov 2006)
Phone at address: (718) 851-9250 **SALAMON MR**

4141 COLLINS AVE APT 109, MIAMI BEACH FL 33140-3238 MIAMI-DADE COUNTY (Feb 2005)

Others Associated With Subjects SSN:

(DOES NOT usually indicate any type of fraud or deception)

MARTIN SALAMON DOB: 12/1915 Age: 92
090-30-xxxx issued in New York between 01/01/1954 and 12/31/1957

Comprehensive Report Summary: (Click on Link to see detail)

Bankruptcies.
None Found
Liens and Judgments.
None Found
UCC Filings.
None Found
People at Work:
None Found

Driver's License
None Found
Address(es) Found:
3 Verified and 1 Non-Verified Found
Possible Properties Owned:
None Found
Motor Vehicles Registered:
None Found
Auto/Car
None Found
AA Certifications
None Found
AA Aircrafts
None Found
State Criminal Records:
None Found
~~Sexual Offenses:~~
None Found
Florida Accidents
None Found
Professional Licenses
None Found
Tattoo Registration:
None Found
Hunting/Fishing Permit:
None Found
Concealed Weapons Permit:
None Found
Possible Associates:
None Found

Bankruptcies:

[None Found]

Liens and Judgments:

[None Found]

UCC Filings:

[None Found]

People at Work:

[None Found]

Driver's License Information:

[None Found]

Address Summary:

- ✓ 4910 17TH AVE APT 2J, BROOKLYN NY 11204-1185, KINGS COUNTY (Jun 2003 - Jan 2008)
- ✓ 4910 17TH AVE APT 2Z, BROOKLYN NY 11204-1157, KINGS COUNTY (Jun 2003 - May 2007)
- ✓ 4910 17TH AVE APT 4G, BROOKLYN NY 11204-1187, KINGS COUNTY (Oct 1990 - Nov 2006)
- 4141 COLLINS AVE APT 109, MIAMI BEACH FL 33140-3238, MIAMI DADE COUNTY (Feb 2005)

Active Address(es):

HANA SALAMON - ✓ 4910 17TH AVE APT 2J, BROOKLYN NY 11204-1185, KINGS COUNTY (Jun 2003 - Jan 2008)

Current phones listed at this address:

SALAMON MR (718) 851-9250
HALPERN AARON RABBI (718) 854-7705
HEALTHY FASHIONS (718) 715-1726
LOCK & KEY 24 HR FAST ASSISTANCE (718) 593-8124

ANNA SALAMON - ✓ 4910 17TH AVE APT 12, BROOKLYN NY 11204-1157, KINGS COUNTY (Jun 2003 - May 2007)

Current phones listed at this address:

SALAMON MR (718) 851-9250
HALPERN AARON RABBI (718) 854-7705
HEALTHY FASHIONS (718) 715-1706
LOCK & KEY 24 HR FAST ASSISTANCE (718) 854-8111

ANNA SALAMON - ✓ 4910 17TH AVE APT 10, BROOKLYN NY 11204-1187, KINGS COUNTY (Oct 1990 - Nov 2006)

Current phones listed at this address:

SALAMON MR (718) 851-9250
HALPERN AARON RABBI (718) 854-7705

Previous And Non-Verified Address(es):

ANNA SALAMON - 1111 COLLINS AVE APT 109, MIAMI BEACH FL 33139-3218, MIAMI DADE COUNTY (Feb 2005)

Possible Properties Owned by Subject:

[None Found]

Motor Vehicles Registered To Subject:

[None Found]

Watercraft:

[None Found]

FAA Certifications:

[None Found]

FAA Aircrafts:

[None Found]

Possible Criminal Records:

[None Found]

Sexual Offenses:

[None Found]

Florida Accidents:

[None Found]

Professional License(s):

[None Found]

Voter Registration:

[None Found]

Hunting/Fishing Permit:

[None Found]

Concealed Weapons Permit:

[None Found]

Possible Associates:

[None Found]

Badatz Mehadrin -USA

732-363-7979

1140 Forest Ave.



**Double U
Kashrus Badatz Mehadrin
USA**

Lakewood, NJ 08701

Rabbi Y. Shain
(732) 363-7979

1140 Forest Ave.
Lakewood, NJ 08701

בית דין חסידי מנהל
ד"ר דודל זכרון יעקב
ליקוואד, נ.י.

Rabbi Shlomo Gissinger (732) 364-8723

170 Sunset Rd.
Lakewood, NJ 08701



**Kashrus Council of
Lakewood N.J.**

Rabbi Avrohom Weisner
(732) 901-1888

750 Forest Ave. #66
Lakewood, NJ 08701

**Hana Salamon - Trust - 750 Lakewood, NJ 08701
C/O Joel Katz and Aaron Knopfler**

Kashrus Council of Lakewood N.J.

750 Forest Ave. #66

Lakewood, NJ 08701

(732) 901-1888

Rabbi Avrohom Moshe Weisner

DATE: August 21, 2008

TO: Harry Jackson, Supervising Investigator
New York State Insurance Frauds Bureau
25 Beaver Street
New York, NY 10004

FROM: Stephen Mostecak
Principal Investigator
AIG World Investigative Resources (AIGWIR)
P.O. Box 372
West Nyack, NY 10994

IFB LOG #: 2008-L-002643 (2/13/2008)

INSURED: HANA SALAMON (Age 77)
4910 17th Avenue – Apartment 2J
Brooklyn, NY 11204
718.851.9250 (Home)
718.926.5442 (Possible Cell)

POLICY OWNER/PAYOR: Hana Family Trust DTD 12-10-2007
C/O Joel Katz & Aaron Knopfler
750 Forest Ave., Lakewood, NJ 08701

**POLICY APPLICATION
DATE RANGE:** December 13 through December 28, 2007

POLICY ISSUED: December 28, 2008

POLICY #: U10022254L (\$8.5M policy value)

AIGWIR FILE #: 2008-0293

INSURER: AIG American General Life Insurance Company, an AIG
subsidiary company

OFF. LOCATION: Kings County, NY

UNDERWRITER: Crump Insurance Services (on behalf of AIG)

**SUBJECTS of
INTEREST:**

1. Hana Salamon (Insured)
2. Yitzchok (Gitel) Halpert (Agent)
3. Pinchas M. Geller (CPA of Insured)
4. Pessie Silbiger – (Insured's Grand-Niece)
5. John Vega (Infolink)

'BACKGROUND' AND SUMMARY OF INVESTIGATION:

This case is a suspect Investor Owned Life Insurance/Stranger Owned Life Insurance (IOLI/SOLI/STOLI) policy investigation. Material misrepresentations have been uncovered in the policy application documents and the insured and her accountant (who provided the financial disclosures regarding the insured's net worth with which AIG American General relied on for the issuance of the policy) have been uncooperative. The broker has not been interviewed to date. The insured's 'attorney' refuses to allow his 'client' to be interviewed relative to this investigation. The insured, in her policy application, represents as having assets and a net worth in excess of \$12M. Investigation indicates that this insured and/or her accountant, et al, are materially misrepresenting the financials.

By way of background in the event that the reviewers of this document may not be familiar with the complexities involved in IOLI/SOLI transactions, the intent from the point of sale is to invest in the life (or death) of the individual being insured. The four players in this type of transaction are an agent, a secondary market organization that purchases in-force life insurance contracts (settlement company), a lender making funding available to the settlement company, and the owner of the contract to be written. This is typically a legal vehicle, such as an LLC or a Trust.

The agent solicits the sale of life insurance to an individual whose life is insurable and who has a reasonable need for insurance (at least according to what is reported on the life policy application). The policy values range in value from \$500K to in excess of \$20M. A broker will offer an elderly (ostensibly wealthy) person, free (**no cost whatsoever**) life insurance for two years. The two-year time frame is important because that is the contestability period in which the insurance company can rescind the policy. The clock on the two-year period starts with the date of the policy issuance. After two years, the policy cannot be rescinded and any fraud that hasn't been uncovered in the initial two years of the policy issuance generally cannot be pursued.

This "free insurance" is accomplished by the settlement company using **non-recourse** (the insured is not personally liable for the loan which is secured by the policy) premium financing. The policy premiums are financed by a lender (a hedge fund or group of investors) for the two years.

There is usually financial inducement to the individual to convince him/her to participate as the insured. Oftentimes, the broker gives the proposed insured cash up front (usually 2% to 5% of the policy value – 5% of a \$10M policy is \$500K to the insured) for applying and going through a medical exam, and for using the insured's unused insurance capacity. If the insured dies within the two-year contestability period, the family (and usually set up as a trust) named as the beneficiary, receives the death benefit, minus the cost of the lender's loan. If the insured does not die within the two years, they can opt to keep the policy and pay back the loan plus interest. Or, they can sell the policy and use the money to pay back the loan, or transfer it to the lender and pay nothing.

There is no apparent reason for the insured to pay back the loan plus interest at the end of the two years, since the sole reason for this arrangement, if not a requirement for this arrangement, is that the policy is taken out to be sold on the secondary market to repay the aforementioned non-recourse loan. It is at this point after the pre-arranged sale that the lenders/investors become the policy owners, which is the original goal of the investors and the broker. Once this happens and the insured later dies, the policy proceeds of the high value policy are paid to the investors who own the policy, not the family members.

A **Trust** under normal circumstances is created at the insured's behest for the exclusive benefit of a person or persons having a familial or economic interest in the preservation of the insured's life. **However**, in fraudulent IOLI/SOLI transactions, a Trust is created at the behest of an investor or investors who have no such familial or economic interest in the insured's continued life and that those non related investors are the beneficiaries and premium payors. If the Trust is set up fraudulently and part of that fraud is to name the Trust as the owner of the policy (no longer is the insured the owner), then an authorization and release is required by the 'new' owner of the policy. Getting this 'owner' to provide a signed release of information form is not likely.

The potential for large financial rewards for both the agent and the consumer increase the likelihood that some will engage in fraudulent activity. Unscrupulous agents may misrepresent, withhold, or manipulate specific details of the sale and ownership in order to avoid the underwriter's scrutiny and declination of the application. By hiding the actual intent to make it a SOLI/IOLI contract, the agent may acquire the policy as a term contract. Then, at a future point within the two year period, the agent will convert it to a permanent contract and collect an additional commission of up to 5% of the policy face amount.

These incredible financial rewards can result in medical and financial records being entirely fabricated by the agent and/or others. Medically impaired individuals suddenly have no medical history at all. Healthy stand-ins are examined to fool the underwriter. Spread sheets are utilized to create entirely false financial documents that appear to be CPA statements attesting to the multi-million dollar net worth of the individual being insured. The agent is compensated as noted above. The individual being insured receives a financial inducement for participating in the scheme, and the settlement company will ultimately receive an investment return much larger than it should have since the contract face amount is both inflated and underpriced.

"Non-fraudulent" SOLI transactions received attention when the talk-show host Larry King had purchased two policies totaling \$15M in death benefits and flipped them for \$550K and \$850K respectively. (There was no fraud in the policy application since Mr. King possessed the net worth and assets that he claimed in his application.) The investors clearly expect that King, who is 74 and has serious heart problems, won't live too much longer. King was not thrilled with his \$1.4M payoff; he sued for breach of fiduciary duty, claiming that he didn't realize the broker would get almost as much out of the transaction as he did, that he didn't know the sale would be taxed, and how he didn't know creating and transferring the policies would make it difficult to buy additional life insurance coverage (life insurers set limits based upon income and assets). These are some of the risks that insureds who are not fully aware of what they are getting into in these types of transactions.

In IOLI/SOLI transactions, the life policy is taken out not to protect the beneficiaries (families) that need the money, but rather for the purpose to be sold after the two year period to a group of strangers who have no insurable interest in the death of the insured. In New York and in most states, this violates the "insurable interest" statutes.

Also, by way of background, in December 2005, the New York State Insurance Department issued opinions on IOLI/SOLI arrangements; the opinions are as follows:

- These arrangements are "intended to facilitate the procurement of policies solely for resale."
- The policies are not obtained on the consumer's "own initiative."
-

- The potential transferees do not appear to have a legitimate insurable interest in the lives of the proposed insureds.
- The arrangements promote "the procurement of insurance solely as a speculative investment for the ultimate benefit of a disinterested third party" and are "contrary to the long established public policy against 'gaming' through life insurance purchases and are in violation of New York's insurable interest statutes," and
- They also raise questions of whether the consumer receives an illegal rebate based on the "free insurance" they receive.

Regarding the above mentioned "insurable interest," the NYS Insurance Department's website answers the question defining insurable interest as:

Question: In order to purchase life insurance I am told I must have an "insurable interest" in the person to be insured. What is "insurable interest"?

Answer: The insurance law defines "insurable interest" as, in the case of persons closely related by blood or by law, a substantial interest engendered by love and affection. In the case of other persons, a lawful and substantial economic interest in the continued life, health or bodily safety of the person insured, as distinguished from an interest which would arise only by, or would be enhanced in value by, the death, disablement or injury of the insured.

IOLI/SOLI fraud impacts those who need to sell their life insurance and cannot get a fair price, due to the fraud. Those who need to sell their policies are the reason that HIPAA included tax exemption for the proceeds of viaticals.

By way if Intel, there are many players involved in fraudulent Stranger Owned Life Insurance scams. They are as follows:

- The **Broker** – makes hundreds of thousands of dollars in commissions on the sale of each multi-million dollar policy, and then gets a kick-back from the Viatical Settlement Companies once the policy is sold.
- The **Insured** – gets free multi-million dollar life insurance coverage for 2 years, and receives about 2 to 5% of the policy face value for filing out an application and taking a medical exam (and not cooperating with the insurance investigator). A \$10M policy = a commission of \$500K; then gets another kick once the policy is sold.
- The **Investors** – they pay the premiums for the insured for the first 2 years and then once sold they continue to pay until the insured (the stranger) dies. Let's say they pay \$300K a year and pay it for say 10 years....the investors pay out \$3M, but once the insured dies, they get the full \$10M.
- The **Accountants** – these people who present fraudulent financial information obviously are getting a big chunk of remuneration for their putting the stamp of approval on the insured's assets (to the satisfaction of the insurance company Underwriters).
- The **Children/Relatives** of the Insured – they are receiving approximately \$40 to \$50K for just steering their elderly relatives to the brokers and investors.
- The **Trustees** – they are receiving approximately \$500 just to have their name used as a Trustee on a bogus trust.
- The **Financial Investigative Companies** - they conduct a financial interview and search of the insured to verify assets on behalf of the insurance companies.

This finalizes the 'Background' portion of this Summary of Investigation.

In regards to the Summary of Investigation in this particular investigation involving the life policy of Hana Salamon (AIG American General insured), it should be noted that suspect elements of an IOLI/SOLI policy issuance come to light via Special Investigative Units and Compliance Units communication and comparison of suspect IOLI/SOLI policies. In this case, AIG was approached by MetLife to determine if AIG insured, or received a policy application for insurance, on Hana Salamon. There were concerns by MetLife (on Hana Salamon's life policy application) of inflated net worth, that there were social security number discrepancies, and there was a failure to disclose existing, pending, or applied for life policies.

In order to facilitate the sharing of intelligence from MetLife to AIG and vice versa, all intelligence shared from one carrier to another requires a signed authorization from each respective carrier. The AIG American General policy application for the Hana Salamon policy contains 2 such authorization forms. The **first** is the ***Agreement and Signatures*** form. The verbiage of this document is as follows:

"The proposed insured signing below, agree that I have read the statements contained in this application and any attachments or they have been read to me. They are true and complete to the best of my knowledge and belief. I understand that this application: (1) will consist of Part A, Part B, and if applicable, related attachments including supplement(s) and addendum(s); and (2) shall be the basis for any policy and any rider(s) issued. I understand that any misrepresentation contained in this application and relied on by the Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresentation materially affects the acceptance of the risk; and (2) the policy is within the contestable period.

Except as may be provided in any Limited temporary Life Insurance Agreement, I understand and agree that even if I paid a premium no insurance will be in effect under this application, or under any new policy or any rider(s) issued by the Company, unless or until all three of the following conditions are met: (1) the policy has been delivered and accepted; and (2) the full first model premium for the issued policy has been paid; and (3) there has been no change in the health of the proposed Insured(s) that would change the answers to any questions in the application before items (1) and (2) in this paragraph have occurred. I understand and agree that if three conditions above are not met: (1) no insurance will begin in effect; and (2) the Company's liability will be limited to a refund of any premiums paid, regardless of whether loss occurs before premiums are refunded.

I understand and agree that no agent is authorized to: accept risks or pass upon insurability; make or modify contracts; or waive any of the Company's rights or requirements.

I have received a copy or have been read the Notice(s) to the proposed Insured(s).

Fraud

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

This ***Agreement and Signatures*** document was signed by Hana Salamon (proposed insured) and Yitzchok Halpert (agent).
(Attachment # 1)

The second authorization form that AIG American General used in the Hana Salamon policy application is the *Agreement, Authorization to Obtain and Disclose Information and Signatures* form. This form was allegedly signed in Lakewood, NJ on 12/13/2007. The "Trust" for this policy (Hana Family Trust) is stated as being located at 750 Forest Avenue, Lakewood, NJ 08701. Selected verbiage from this document is as follows:

"The proposed insured signing below, agree that I have read the statements contained in this application and any attachments or they have been read to me. They are true and complete to the best of my knowledge and belief. I understand that this application: (1) will consist of Part A, Part B, and if applicable, related attachments including supplement(s) and addendum(s); and (2) shall be the basis for any policy and any rider(s) issued. I understand that any misrepresentation contained in this application and relied on by the Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresentation materially affects the acceptance of the risk; and (2) the policy is within the contestable period.

I give my consent (valid for 24 months) to the Company (AIG American General Life Companies and affiliated insurers all information they have pertaining to: (lists many categories, one of which is personal finances) to any insurance company, etc."

This *Agreement, Authorization to Obtain and Disclose Information and Signatures* form was signed by Hana Salamon and Yitzchok Halpert.
(Attachment # 2)

It should further be noted that another form exists in the AG Part A life application and is titled, *Agent Certification Form*. The verbiage of this document is as follows:

"This form must be submitted in connection with any application for permanent life insurance seeking a death benefit of \$500,000.00 or more and the insured is age 70 or older (our insured is 77 years of age). AIG American General may also request agents to complete this certification in other situations where it is deemed appropriate. Carefully review these statements and the Company Field bulletins regarding Investor Owned Life Insurance and Stranger Owned Life Insurance before submitting this form.

- *Are all or part of the premiums paid towards this policy being financed? (This does not include financing through a split dollar agreement with your employer or a family's private split dollar agreement.)*
- *If the answer is "no," check the appropriate box and sign below.*
- *If the answer is "yes" please check the appropriate box, review and sign the certification below. If the answer is "yes" and you cannot sign the certification please let us know and we will return the application so you can pursue placing the business with another carrier.*

- 1) *I have reviewed and am familiar with all aspects of the premium financing proposal.*
- 2) *Based upon my review of the financing proposal I believe that the costs associated with this premium financing proposal are such that assuming no change in the insured's health it is more likely than not that the insured will maintain the policy in force for the benefit of his/her beneficiaries and those beneficiaries will receive more than 80% of the policy death benefit.*

- 3) *The insured is not receiving any cash payment, borrowing funds in excess of those required to pay the scheduled premiums or receiving any other consideration as an inducement to participate in this transaction.*
- 4) *There is no prearranged agreement to transfer the policy to a third party.*
- 5) *All materials used in connection with the solicitation and sale of this policy were either produced by the life insurance company or have been submitted to the life insurer for its review and approval.*
- 6) *I have read the Field Bulletins dated February 2, 2006 and July 27, 2005 regarding Investor Owned Life Insurance, Stranger Owned Life Insurance and Viatical Transactions, and believe this transaction is in compliance with the Company policies set forth in those Bulletins regardless of whether the lending program is a recourse or non-recourse loan. The aforementioned Field Bulletins are made a part of this report:*
(Attachment # 3)

The agent, Yitzchok Halpert signed the bottom of this form on 12/13/2007 and checked the "NO" box which states: None of the premiums for the policy sought with the application for Hana Salamon (insured) dated 12/13/2007 will be financed other than pursuant to a split dollar agreement (a funding arrangement that helps one individual obtain life insurance at a cost lower than would otherwise be possible. This is achieved by sharing (splitting) the premium with another individual or entity, such as a business).
(Attachment # 4)

As regards this investigation and to reiterate the issues addressed in the first paragraph of this Background and Summary of Investigation, issues of our insured's alleged (and reported on her application for insurance) net worth and undisclosed policy coverage are in question. The insured's application denotes property ownership totaling \$12M, none of which can be verified by this investigator. As such, in my attempts to verify the validity of this insured's net worth, it is very important to note that our insured, Hana Salamon, has declined to allow me to interview her in person. Her attorney, Ed Ruben, has declined me an opportunity to interview her, the insured's accountant (Pinchas Geller) has declined to produce any records pertaining to his involvement in the finances of Hana Salamon concerning her purported assets. The company that AIG American General utilized to verify the assets, Infolink, contacted the accountant by phone and relied on the estimation of net worth solely based on a phone call without any substantiation. While this process of income verification is sometimes accepted by the life insurance carrier, in the totality of the suspect issues in this investigation, it requires intense scrutiny.

In this investigation, material misrepresentations have been uncovered in the economic/financial underwriting sections of the policy application, and in the initial policy application itself. The suspect aspects/material misrepresentations of this investigation will be bullet-pointed, and each is necessary to disclose and comprehend the full context of this case referral. The pertinent points are as follows:

- I was originally contacted by MetLife's Compliance Investigator, Jim Bilello (732.326.5138), to determine if AIG had issued a life policy on Hana Salamon re possible undisclosed coverage on a suspect IOLI/SOLI policy MetLife was reviewing a policy application from Hana Salamon dated **12/17/2007**, and they had not yet issued a policy on her. MetLife advised that they were originally requested for a \$10M policy, which was later reduced to a request for a \$5M policy (to ensure issue) if Hana Salamon waived her stress test. As an aside, Mr. Bilello advised that his policy file reflects that Hana Salamon was to pay her premium of \$456,813 from savings. Refer to the 4th bullet-point below for more specifics.

(Attachment # 5 – MetLife Request)

- I located Hana Salamon's AIG American General (hereafter referred to as "AG") policy # U10022254L issued on 12/28/2007 for \$8.5M with an annual premium of \$366,690.00. (Attachment # 6 – AG Inforce Policy Summary)
- Hana Salamon's AG signed policy application Part A and Part B (and her Financial Questionnaire) are originally dated 12/13/2007 (4 days prior to MetLife's application). This is important to note as evidence that this insured (and/or her agent – Yitzchok Halpert) had full knowledge that policies of insurance were being requested and applied for from both AG and MetLife. AG's Part A application under the category of Existing Coverage specifically asks, "Does any proposed insured have an existing or pending annuities or life insurance policies?" The question was answered with a "Yes." However, this "Yes" obviously only referred to this insured disclosing a \$200K face value policy issued in 1970 (noted on our application) and not the applied for or pending MetLife policy for an original requested policy of \$10M (omitted in our application). ~~It is interesting to note that the MetLife application does not show any existing, pending or applied for life insurance coverage when in fact this insured applied with AG prior to her application with MetLife (hence a material misrepresentation on the MetLife policy). The MetLife application also does not disclose the 1970 \$200K policy disclosed on the AG application. It should also be noted that this insured began her application process for life insurance coverage back in October 2007 when she started the medical application process.~~ (Attachment # 7 - AG Policy Application)
(Attachment # 8 - MetLife Policy Application)
- As part of the AG application in the Agent's Report section, "Yes" is checked off for this proposed insured having any existing or pending life policies and that if "Yes," the **Remarks Section** needed to be filled out, but it is left blank. Yet, the proposed insured said "Yes" to having a \$200K policy in 1970, and it may be construed that the Agent was simply referencing this \$200K without "stating it again;" however, it can be a clear attempt not to disclose the MetLife application by leaving the Remarks Section unanswered. (Attachment # 9 – Agent's Report)
- As stated in the first bullet point above, on 12/17/2007, Ms. Salamon signed an application for a policy with MetLife but they did not issue. It is important to note here that though parts of the AG application pre-date the MetLife application, the proposed insured and the agent both signed the AG final application document on 12/20/2007; this indicates a material misrepresentation on our policy application since the MetLife policy application of 12/17/2007 was not disclosed as pending or applied for insurance life coverage. Also, when Hana Salamon and the agent signed the policy **Acceptance and Amendment of Application form** on 12/28/2007, a question was asked on that form as follows:
"Neither I or any other proposed insured has since the date of application....acquired any knowledge or belief that any statements made in the application are now inaccurate or incomplete".....the proposed insured and the agent signed off that nothing has changed since the application, which is not true as per MetLife's application for coverage.
(Attachment # 10 – Acceptance and Agreement of Application Form)
- AG's policy application shows a DOB of 01/21/1931. MetLife's application shows a DOB of 01/12/1931.
(Attachment # 11 – AG Application - DOB)
(Attachment # 12 – MetLife Application - DOB)

AG's policy application Part A shows Ms. Salamon's SSN as 319.82.9295 (hand-written). On her policy application Part B, her SSN was hand-written as 319.82.9296 (ended in 6).

(Attachment # 13 – AG Application - SSN)

- MetLife's application shows Hana Salamon's social security number as being 319.82.9296 (typed). These date of birth and social security number 'discrepancies' are suspect red flags possibly intended to throw off any investigations insurance companies make by skewing the numbers.

(Attachment # 14 - MetLife Application – SSN)

- AG's application and financials show earned income of \$150K and unearned Dividends of \$360K for a total income of \$470K.

(Attachment # 15 – AG Financials - Income)

- AG's application shows **Net Worth** total assets as being approximately ~~\$14M - \$15M~~ with \$12M in Real Estate (notes say she owns two (2) - 16 unit apartment complexes in NY, 2-stock CD's, and personal assets and paintings (her policy application lists her as a self-employed artist).

(Attachment # 16 – AG Financials – Net Worth)

- MetLife's application differs from the AG application in that their financial disclosures state that the proposed insured had a **Net Worth** of **\$10M** (\$4M to \$5M less than on our application), and earned annual income of \$100K and unearned income of \$50K (different than that what was stated on our policy application referenced above).

(Attachment # 17 – MetLife Financial – Income and Net Worth)

- Infolink inspection report of 12/20/2007 (with information gathered on 12/18/2007 by John Vega, President, Infolink Global Profiles) reflects a telephone interview only of the proposed insured and her accountant. The proposed insured gave Infolink (company requested by the Crump Services broker, Greta Siegars on behalf of AIG) a DOB of 1/12/1931 (now in concert with the DOB on the MetLife application). The proposed insured, as stated specifically by John Vega states, "According to the applicant (and confirmed as accurate by her accountant), these two 16 unit apartment complexes have an estimated \$12M cumulative market value." Note that AIG American General based the issuance of the \$8.5M policy on Hana Salamon on this verification. Stated specifically in the report is as follows:

INCOME:

1. Artist - copper sheet artwork and oil paintings - self-employed with an income of + or - \$150K annually
2. Dividends/Interest + or - \$130K
3. Rentals + or - \$200K for a *TOTAL INCOME* of + or - \$480K

WORTH:

1. 2 - 16 Unit Apartment Complexes - \$12M
2. Primary Residence - \$750K
3. Stocks/Bonds, etc. - \$2M
4. Personal Effects - \$150K
5. Applicant's Original Artwork - \$1M for a total worth of \$15.9M

The Infolink report states, "All assets were derived from estimates provided by the Applicant and her Accountant, and appear to be accurate." The Report indicates that Infolink conducted a

database credit history check on the Applicant (there are a few minor debts referred to collection agencies) but interestingly, did not do any Net Worth or Property Ownership database search. I

conducted these searches (as well as on this insured's husband, Martin Salamon) and there is absolutely no mention of ownership of any kind, especially of any apartment complexes, etc.

Mrs. Salamon does live in an apartment building that went coop, but there is no ownership record that shows that Salamon owns the unit 2J she resides in. Real estate value research indicates that if a unit was owned in the section of Brooklyn that Salamon resides, the value would be nowhere near the \$750K residence value as stated in the Infolink report. There was no mention of tax returns ever reviewed, only the reliance on the Accountant.

(Attachment # 18 - Infolink Report)

John Vega, in a 12/27/2007 email to Greta Siegars regarding Hana Salamon states, "We absolutely verified the information with the accountant – ~~he was very cooperative – I have included his~~ telephone # should the underwriters care to speak with him themselves. We always verify financial estimates on the larger inspections and we always include in the narrative form whom we received independent third party financial verification."

(Attachment # 19 – John Vega Email to Crump Services Underwriter)

My initial attempt to interview Mr. Vega regarding his financial report and his conversations with the Accountant with whom he based his financial report on, resulted in the email synopsis that follows:

American International Group:
Mr. Vega:

I am a Fraud Investigator with AIG and I am reviewing the above policy, and I see your name in the file as contacting the Crump Underwriter, Greta Seigars. Kindly call me please. Thanks.

Stephen J. Mostecak
Principal Investigator

American International Group:

Mr. Vega's email response of 6/9/08:

Contact my home office with regard to this matter (Hooper Holmes - Infolink). This inspection report was completed more than one year ago and I have already spoken to someone claiming to be an AIG fraud investigator with regard to this case at least one year ago. I have no need to correspond with you nor with anyone else regarding this case. If you attempt to contact me again, you will be hearing from my attorney. Thank you.

John D. Vega
President: Infolink Global Profiles
E-Mail: vegairs@yahoo.com

(Attachment # 20 – John Vega's Email Response to Principal Investigator Mostecak)

Since Infolink is an American General vendor contracted to conduct financial investigations on proposed insureds, there is absolutely no reason to write such an email response as per above. This response is another red flag.

I subsequently spoke with the AVP of Infolink, Mr. Mike Madden, and I discussed the email response from John Vega. Mr. Madden said that he is familiar with Mr. Vega. Mr. Madden went on

to relate that they use many, many different vendors, but AIG doesn't want to be billed by all the vendors separately, so they all go through one billing entity, which is Infolink. Infolink pays these

Vendors directly, and this is the case of John Vega. Mr. Madden said that in no way should Mr. Vega have responded to my inquiry in that manner. He also said that this is what bothers him about all these vendors. They have made a relationship with a local agent or broker, and when the broker tells the vendor that we need some help on this case and we give you a lot of business....you know what happens then.

Mr. Madden asked what business name did Mr. Vega use. I advised him that he used President, Infolink Global Services. Mr. Madden said that he can't use the name Infolink. Mr. Madden said that his email was outrageous and Vega should:

1. Never have referred me to the home office, and
 2. To suggest that he would contact his attorney if I contacted him again was out of line.
-

I later was able to speak with John Vega, as per Mr. Madden suggesting that he contact me. He said that he was given a phone number (718.501.4060) by the proposed insured to contact the accountant to verify that she had all the assets that she claimed including the two 16 unit apartment complexes. He said he called that number which was a cell number for the accountant. He said that he thought that it was odd that he was not given an office number for the accountant. He called and spoke with the accountant who identified himself to Mr. Vega as Pinchas(e) Geller, Brooklyn, NY (it should be noted that Mr. Vega did not get, or was not given, a physical address for this accountant. Mr. Vega said that AIG does not pay for any database search to check the financial assets and, as such, the assets were verified by a verbal cominique.

- I made repeated attempts to contact our insured to arrange for an interview to determine how Mrs. Salamon came to get this life policy and to discuss her financial assets due to the discrepancies mentioned previously. I was also in contact with Mrs. Salamon's grand-niece, Pesse Silbiger, whom Mrs. Salamon wanted present during my interview. I had several conversations with both Pesse Silbiger and our insured, but all efforts to arrange an interview have been negative despite in-person visits to the apartment residence. My attempts to contact this insured, and my conversations with her grand-niece are chronologically as follows:

1. 2/6/08 – Travel to insured's residence at 4910 17th Avenue, apartment 2J, Brooklyn, NY 11204. This insured was ostensibly not home so I left a calling card and a letter of introduction
2. 2/7/08 – Sent overnight UPS mail to Mrs. Salamon with a letter for her to contact me regarding her life policy with American General. Delivery confirmed on 2/8/2008.
3. 2/26/08 – Sent letters to Mrs. Salamon via both certified mail and regular mail.
4. 4/7/08 – I was contacted by Pesse Silbiger. She advised that Mrs. Salamon had been away for the winter in Florida and had just returned. She said that she would contact me to arrange for a mutually agreeable meeting with her and Mrs. Salamon.
5. 5/5/08 – Called and left a message for Pessie Silbiger.
6. 5/5/08 – Sent another letter to Mrs. Salamon both UPS and regular mail.
7. 5/7/08 – Called both Ms. Silbiger and Mrs. Salamon and left messages to contact me.

8. 5/2/08 - Received a return call from Pessie Silbiger. She said that she wanted to know why I needed to speak to Mrs. Salamon and I explained that there were certain aspects of the policy that I needed to clarify.

9. 5/13/08 - Left message for Pessie Silbiger.

10. 5/13/08 - Called and spoke with Mrs. Salamon. She said that she wants to meet with me but that she would like her attorney present, and she asked me to contact Pessie to arrange the meeting.

11. 5/13/08 - Left message for Pessie Silbiger.

12. 5/16/08 - Traveled to Brooklyn in an attempt to speak with Pessie Silbiger (different address than the insured) regarding my investigation, to no avail.

13. 5/16/08 - Called and spoke with Mrs. Salamon. She said that she would contact Pessie for Pessie to arrange a meeting.

14. 5/21/08 - Left message for Pessie Silbiger.

15. 5/21/08 - Called and spoke with Mrs. Salamon. She said she's taking her husband to the doctor now. She said that she's calling Pessie now to make an appointment with me now and she appreciates my patience. I asked her if she applied for a life policy with MetLife insurance company and she said, "I don't know, I don't want to speak over the phone."

16. 5/29/08 - Left a message for Pessie Silbiger.

17. 5/30/08 - Sent letters again to our insured to contact me and to Pessie Silbiger. Ms. Silbiger's mail came back as "Return to sender." This address, 1156 42nd street, Brooklyn, NY 11219, was the listed address in a database search.

18. 6/13/08 - Called and spoke with our insured. She said that she was willing to meet with me but that, at this point, she said that she wanted me to contact her attorney (Ed Ruben) directly. Mrs. Salamon said that she used Ed Ruben for insurance and real estate dealings.

19. 6/13/08 - Called and left message with Ed Ruben. He returned a call and advised me that he did not want me to meet with his client. He said that there was nothing productive to be gained from me interviewing her. He said that she was the insured on the policy and not the owner. Mr. Ruben later called back and said that he was going to sue me and AIG for harassment of his client.

- A review of the file indicated that the Accountant/Certified Public Accountant with whom John Vega of Infolink spoke to and verified the financials of this insured was a **Pinchase Geller, tele. no. 718.501.4060**. All efforts to locate Mr. Geller (with the name spelling provided by Infolink) met with negative results and when his phone number (a cell number; not an office number) is called, the voicemail states, "The number or code you have dialed is incorrect." The Infolink report did not indicate any specific address for the accountant (only, Brooklyn, NY).

(Attachment # 21 - Infolink Report Re Accountant)

- Investigation on the bank noted on Mr. Vega's Infolink report for this insured is **Berkshire & Abrle** in Brooklyn, NY. Investigation disclosed that this financial institution does not exist. There is a Berkshire Bank which is a licensed bank with their headquarters in Manhattan and licensed by the New York Banking Department. I have checked with the

State of NY Banking Department, the FDIC, the Federal Reserve, and the National Information Center that has a listing of every financial institution. I have also checked with the Financial Coordinator of the Manhattan DA's office who confirms the non-existence of any financial institution known as Berkshire & Abrle. In addition, I checked with FBI

Agent Benjamin Berry of the Bank Fraud Unit, and he advised that he never heard of a bank or lending institution by the name of Berkshire and Abrle.

(Attachment # 22 – Infolink Report regarding the Bank)

- Mr. Vega's Infolink report reflects that Mrs. Salamon owns two-16 unit apartment complexes in NY. However, all database asset searches do not reflect this or any real estate ownership. Mr. Vega's report states that the value of these apartment complexes is \$12M cumulative market value as of December 2007. All asset searches for Hana Salamon and her husband, Martin Salamon

(Attachment # 23)

- There is a work # that appears on the MetLife policy application, 718.925.5442.
- On page 4 of the Part A of the AG life policy application (dated 12/13/2007) under Non-medical Questions letter C, the question is asked, "Has any Proposed Insured... During the past 90 days submitted an application for life insurance to any company or begun the process of filling out an application?".... "NO" is checked off. This, of course, contradicts the MetLife application process.

(Attachment # 25 – Non-medical Question Letter C)

- On AG's Part A application dated 12/13/2007, it is indicated that the Ownership and Beneficiary of the policy are "pending Trust." However, there is another Part A document in the file dated 12/16/2007. On this version it indicates that the TRUST has already been established on 12/10/2007, and the Trust is named the Hana Family Trust and the trustees are

Joel Katz and Aaron Knopfler. It is interesting to note that on the MetLife application dated 12/17/2007, it is stated that a "Trust is pending" when in fact it is completed already per our 12/10/2007 document referenced above. The address of the Trust is 750 Forest Av., Lakewood, NJ 08701.

(Attachment # 26)

- On the AG policy the agent is Yitzchok Halpert and the agents on the MetLife policy are Mayer Kramarsky and Lazer Levi.
-

WITNESSES:

Stephen Mostecak, Principal Investigator
AIG World Investigative Resources (AIGWIR)
P.O. Box 372
West Nyack, NY 10994
845. 398.0675 (Office)
866. 667.8514 (e-Fax)
917.862.2862 (Cell)

He can testify as to the investigation of the life policy file of HANA SALAMON. He gathered documents and retains custody of the investigative file, and is also this report's author.

AFFIRMATION:

The Multi-Line Investigation Division of AIG World Investigative Resources (AIGWIR), a wholly owned subsidiary company of AIG, conducted this investigation. AIG Claims Services, Inc. (AIGCS), also a wholly owned subsidiary of AIG, is the claim handling company for this worker's compensation claim of loss.

Principal Investigator Stephen Mostecak is a full time employee of AIGWIR's Multi Lines Investigation Division, Northeast Region, based out of Palisades, NY.

EVIDENCE

Investigation:

Stephen Mostecak
Principal Investigator



**AIG World Investigative Resources
Northeast Region**

P.O. Box 372
West Nyack, NY 10994
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917.862.2862 - Cell
1.866.667.8514 - (E-fax)

February 6, 2008

Ms. Hana Salamon
4910 17th Avenue
Apartment 2J
Brooklyn, NY 11204

Re: Policy # U10022254L - \$8.5M – AIG American General Life Insurance Company

Dear Ms. Salamon:

I am an Investigator with AIG World Investigative Resources. I attach the Summary Page of your life insurance policy with AIG that was issued on 12/28/2007 for your reference.

I left my business card at your apartment yesterday. Kindly contact me upon receipt of this letter, as there are some aspects of your life policy that I need to speak to you about in order to protect your interests. I enclose another business card as well.

Thank you.

Very truly yours,

Stephen Mostecak
Principal Investigator
Enc.
Sent via UPS

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A Member Company of
American International Group, Inc

Stephen Mostecak
Principal Investigator



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May 5, 2008

Mrs. Hana Salamon
4910 17th Avenue
Apartment 2J
Brooklyn, NY 11204

Re: Policy # U10022254L - \$8.5M – AIG American General Life Insurance Company

Dear Mrs. Salamon:

I attach copies of my previous February 6 and February 26, 2008 letters that I sent to you.

I later received a call from Tesse Silbiger (she advised that she was your relative) advising that you were away.

As such, kindly contact me immediately regarding your above captioned policy,

Thank you.

Very truly yours,

Stephen Mostecak
Principal Investigator
Enc.
Sent via UPS and regular mail.

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Stephen Mostecak
Principal Investigator



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845.398.0675 - Phone
917.862.2862 - Cell
1.866.667.8514 - (E-fax)

May 5, 2008

Mrs. Hana Salamon
4910 17th Avenue
Apartment 2J
Brooklyn, NY 11204

Re: Policy # U10022254L - \$8.5M – AIG American General Life Insurance Company

Dear Mrs. Salamon:

I attach copies of my previous February 6 and February 26, 2008 letters that I sent to you.

I later received a call from Tesse Silbiger (she advised that she was your relative) advising that you were away.

As such, kindly contact me immediately regarding your above captioned policy,

Thank you.

Very truly yours,

Stephen Mostecak
Principal Investigator
Enc.

Sent via UPS and regular mail.

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HANA Salamon

I'll check into it Sir.

"jbilello" <jbilello@metlife.com> wrote:

>

> Original Recipients:

> To: Stephen.Mostecak@AIG.com

> Cc:

>

> Steve,

> I'm following up with the Hana Salamon case. On the attachment there
> was a note about cancellation on 1/28/08 - do you know if that was done and
> what that was about? Thanks a lot.

>

> Jim Bilello

> Corporate Ethics and Compliance

> Phone: (732) 326-5138

> Fax: (732) 326-7315

> Right Fax: (908) 655-9901

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> Hi Jim:

"Mostecak,
Stephen"

<Stephen.Mostecak
@AIG.com>

To

"James Bilello"

<jbilello@metlife.com>

01/22/2008 01:54

cc

PM

Subject

FW: Fax From: 845 398 0675

>
> Here is the Policy Summary Page for Hana Salamon. I am checking on the
> 'Applied For' coverage on the others.
>
> Give me a call at your convenience to dicuss Hana Salamon.
>
> Thanks.
> Stephen J. Mostecak
> Principal Investigator
> AIG World Investigative Resources (AIGWIR)
> P.O. Box 372

> West Nyack, NY 10994
> Office: 845.398.0675; E-Fax: 1.866.667.8514
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> F.I.D. Intranet Site: <<http://aignetprod.aig.com/cffid>>

Stephen Mostecak
Principal Investigator



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February 26, 2008

Ms. Hana Salamon
4910 17th Avenue
Apartment 2J
Brooklyn, NY 11204

Re: Policy # U10022254L - \$8.5M – AIG American General Life Insurance Company

Dear Ms. Salamon:

To reiterate, I am an Investigator with AIG World Investigative Resources. I attach a copy of my previous letter to you dated 2/6/08 that was DELIVERED to you by UPS on 2/8/08, Friday, @ 3:27 PM, tracking # 1Z 749 717 13 9985 896 3.

It is imperative that you contact me IMMEDIATELY concerning certain *suspect* aspects of your life policy application that you may not be aware of. It is also possible that you may not be aware that this policy on your life exists.

Since I have made repeated efforts to contact you via in-person visits, via several telephone calls and messages and via UPS and USPS mail, I am obligated to report this *suspect* matter to the New York State Insurance Frauds Bureau.

Thank you.

Very truly yours,

Stephen Mostecak
Principal Investigator
Enc.

Sent via Regular Mail and Certified Mail - RRR

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